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The Housing Problem in England

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The Housing Problem in England

Its Statistics, Legislation and Policy

BY

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PREFACE.

THE present essay is an attempt to consider the housing problem in England with regard to three definite points, (1) the condition of the housing of the poor, as indicated by the statistics of the last two censuses, (2) the attitude of the legislature towards the amelioration of the evils connected with that housing and the extent to which the statutory facilities afforded by it have been made use of, and (3) some criticism of the policy involved in such attitude.

The essay does not profess to be complete. It has been written in fragments as the too brief intervals of a busy life have given opportunity. In many places, lack of time for further investigation has compelled my treatment to be merely suggestive in nature. Still, I feel that in so far as the book constrains its reader to view the housing problem of England from a broader standpoint than is customary, the time spent upon its preparation will be more than repaid. It may be my good fortune at some time in the future, when leisure is more abundant, to amplify and strengthen both the statements of fact and the arguments advanced in the present volume.

The statistical work of Chapter 3 places in a convenient form for the first time the actual condition of overcrowding in England. I say actual condition because by such an arrangement of facts alone is it possible to comprehend satisfactorily the real extent and present tendency of overcrowding. A favourite method of "writing-up" the housing problem (made use of not only by the general press but by more formal writers) is to pick out extreme cases of insanitation and overcrowding, dwelling upon the

evils such conditions are capable of exerting upon the physical welfare of the community. This treatment is justifiable to a certain degree and serves the purpose of presenting a vivid moral lesson to the public, but, nevertheless, the impression conveyed is naturally an exaggerated one, and, in a scientific treatment of the subject, this is not permissible.

Part II. lacks something of the interest attaching to either of the other Parts, but is no less important to the serious student of the housing question. In different writings something has been done informally and incidentally to indicate the course of legislation. The Report of the Royal Commission on the Housing of the Working Classes (1885) gave some attention to this matter, as also did Mr. Stewart's Report made on behalf of the Housing Committee of the London County Council (1891), and there are less important references in a number of books dealing with the housing of the poor in one way or another. The legal handbooks, commenting upon the Housing Act of 1890, contain cursory notes upon previous legislation. But, in the present volume, a much more thorough treatment, though still brief, has been attempted. The entire series of housing legislation has been reviewed in such a way as to indicate clearly the relation borne by present legislation to that which preceded it.

The policy of reform outlined in Part III. may not be a very popular one: it is not so heroic as many would have it, but a careful study of the situation has forced me to regard it as the only sure and ultimately satisfactory treatment. If the local authorities will work along the lines of the policy suggested, they will find that they have as much as ever they can do adequately, satisfactorily, and usefully in housing reform. Over-anxiousness to add to their already too-numerous responsibilities is the be-

setting sin of the administrators of our local governments of to-day.

In the preparation of the book I have been aided by many, only some of whom I can mention here. From Professors S. J. Chapman and T. F. Tout, of Manchester, I have received much helpful advice and criticism. For advice or information I have also to thank most sincerely Sir Shirley F. Murphy, Medical Officer of Health of the County of London; Mr. G. L. Gomme, Clerk of the London County Council; Professors Smart of Glasgow, and Cummings of Chicago. In endeavouring to gain a proper understanding of the temperament and habits of the poorer classes of the cities, I have been fortunate in being able to draw upon the extensive experience of my father. In the collection of material my wife has given me considerable aid.

The essay was awarded, in 1903, the Warburton Essay Prize, in the University of Manchester; a prize established for the encouragement of research work in local government and awarded every four years. It has since undergone some revision and has been brought up to date so far as possible.

ERNEST R. DEWSNUP.

THE UNIVERSITY OF CHICAGO,

May, 1907.

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PART I.

**THE DEVELOPMENT AND PRESENT
STATE OF THE HOUSING PROBLEM
OF ENGLAND.**

CHAPTER I.

THE ENGLISH HOUSING PROBLEM AND ITS DEVELOPMENT.

In 1750, just prior to the commencement of that period generally known as the Industrial Revolution, the population of England and Wales was a trifle over six millions;¹ by 1901, it had increased to thirty two and a half millions.² At the earlier date probably more than one half of the population was rural; at the beginning of the twentieth century less than one quarter, a proportion continually diminishing. Thus the past hundred and fifty years have witnessed not only an enormous growth in numbers but also an extensive redistribution of the people from country into town. The statistics of 1901 revealed that forty-four per cent. of the people lived in towns and cities of more than fifty thousand inhabitants; and that of the fourteen and a half millions thus domiciled, more than one half, forming twenty-four per cent. of the whole population, lived in large cities of two hundred and fifty thousand inhabitants and upwards. The statistics of the last censal decade still further emphasize this tendency

1. Preface to Census Returns, 1831.

2. Census Returns, 1901.

towards town concentration,¹ for while the population of the *urban* sanitary districts increased 15·22 per cent. from 1891 to 1901, that of the *rural* sanitary districts increased only 2·94 per cent.² A comprehensive idea of the present distribution of the population of England and Wales and its movements during the decade ending with the census of 1901 may be obtained from the following table:

1. For some general observations upon this movement in the decade 1881—91, see Professor Flux's article on "Internal Migration in England and Wales, 1881—91," *Economic Journal*, June, 1900. The following is extracted therefrom:—

"... the registration districts showing absorption are relatively few. In number they are only about one-fifth of the registration districts of the country. In point of population they include some 10,000,000 out of a total mean population of approximately 27,500,000. It is clear, therefore, that they include a considerable proportion of the districts of large population. Thus the crowding into the cities is illustrated.

"The 94 districts in which, for one or both sexes, the emigration exceeded 17·5 per cent. of the mean population, included a population of only about 2,000,000, and over one-fourth of these were in seven London districts. Besides these seven, only ten of this group had a mean population in excess of 25,000, while 26 of them fell short of 10,000. Clearly, we are here dealing very largely with country districts, and moreover with the vexed question of rural depopulation."

2. However, many of the technically urban districts are rural in character, and if all urban districts, with population below 5,000 in 1901, be grouped with the rural districts, the percentage of increase for the latter shows a little better—viz., 15·7 per cent. for urban and 3·5 per cent. for rural. See 1901 *Census Returns, General Report*, page 24.

TABLE I.

THE MOVEMENT OF POPULATION IN ENGLAND AND WALES, 1891—1901.¹

Number of Districts..	Details of Urban Districts.								
	Rural.	Urban.	250,000 and Upwards.	100,000 to 250,000.	Districts with a Population of			Under 3,000.	
					50,000 to 100,000.	20,000 to 50,000.	10,000 to 20,000.		
Population, 1891* ...	7,258,145	21,743,977	7,088,102	2,294,404	2,819,141	3,709,554	2,565,165	2,791,289	476,322
Do. 1901* ...	7,471,242	25,054,268	7,972,790	3,317,912	3,215,571	4,433,793	3,006,280	2,693,210	414,712
Increase or Decrease per cent. 1891-1901	+ 2·94	+ 15·22	+ 12·48	+ 44·61	+ 14·06	+ 19·52	+ 17·20	- 3·51	- 12·93
Percentage of Total Population, 1891	25·03	74·97	24·44	7·91	9·72	12·79	8·84	9·62	1·64
Do. 1901...	22·98	77·02	24·51	10·20	9·88	13·63	9·24	8·28	1·27

* Not included in these figures, "neither Urban nor Rural"—1891, 403; 1901, 565.

† London is counted as one district.

1. A regrouping (with some additional details) of tables appearing on pages xi.—xii. of the *Preliminary Report of the Census*, 1901.

The table is self-explanatory, but attention may be called to the conspicuous increase in the population of towns with from 100,000 to 250,000 inhabitants, and also to the fact that, for urban districts of not less than 10,000 inhabitants, the increase in population during the decade amounted to 18·77 per cent., which should be compared with the 12·15 per cent. for the country at large.

Corroborative evidence as to the general trend of population towards urban centres is to be found in the census statistics showing the increase or decrease in the various counties, from which one finds that, as a general thing, during the decade 1891-1901, the purely agricultural or pastoral counties show either a smaller percentage of increase than the industrial and commercial counties or an actual decrease. The conspicuous exceptions provided by such counties as Essex and Kent arise from their proximity to London. The way in which the agricultural and pastoral counties group together in the latter (and larger) half of the subsequent table cannot fail to strike the attention.

TABLE II.

GROWTH OF POPULATION IN THE GEOGRAPHICAL COUNTIES OF ENGLAND AND WALES, 1891—1901.¹

	Increase.							Per Cent.
Essex	38·2
Glamorgan	25·1
Northumberland	19·1
Kent	18·3
Worcester	18·0
Derbyshire	17·5
Durham	16·8
Leicestershire	16·2
Surrey	16·0
Monmouthshire	15·8
Hampshire	15·7
Nottinghamshire	15·4

1. From *Preliminary Report, Census, 1901.*

ITS DEVELOPMENT

TABLE II.—*continued.*

Staffordshire	13·9
Hertfordshire	13·7
Yorkshire, W. Riding	12·6
Lancashire	12·2
Northamptonshire	11·9
Cheshire	11·6
Warwickshire	11·5
Middlesex	10·3
Denbighshire	10·2
Sussex	9·9
Yorkshire, N. Riding	9·1
Yorkshire, E. Riding	8·9
Carnarvonshire	7·3
Berkshire	6·8
Radnorshire	6·8
Bedfordshire	6·6
Gloucestershire	5·8
Flintshire	5·8
Buckinghamshire	5·5
Lincolnshire	5·5
Brecknockshire	5·0
Somersetshire	4·9
Devonshire	4·5
Dorsetshire	4·3
Carmarthenshire	3·6
Suffolk	3·5
Wiltshire	3·3
Shropshire	1·3
Norfolk	1·2
Anglesey	1·0
Cambridgeshire	0·9
Cumberland	0·1
Cornwall	0·1
Huntingdonshire	0·02
Decrease.	
Merionethshire	0·2
Pembrokeshire	0·4
Herefordshire	1·3
Oxfordshire	1·6
Westmoreland	2·7
Cardiganshire	3·8
Rutland	4·6
Montgomeryshire	5·4

When the rural districts of each administrative county are grouped separately from the urban districts, the extent of the migratory movement, to which reference has been made, is still more striking. In twenty-seven out of fifty-four administrative counties¹ the grouped rural districts showed an actual decrease of population from 1891-1901, varying from '05 per cent. to 7·93 per cent. The details appear in the following table.

TABLE III.

DECREASE OF POPULATION IN THE RURAL AREAS OF THE ADMINISTRATIVE COUNTIES OF ENGLAND AND WALES, 1891—1901.

County.	Percentage of Decrease.
Cardiganshire	7·93
Oxfordshire	7·54
Montgomeryshire	7·53
Dorsetshire	7·26
Cumberland	5·32
Devonshire	5·22
Bedfordshire	5·21
Westmoreland	5·11
Suffolk (E. & W.)	4·83
Rutlandshire	4·60
Lincolnshire	4·54
Yorkshire, N. Riding	4·04
Pembrokeshire	4·00
Cambridgeshire	3·62
Norfolk	3·61
Yorkshire, E. Riding	3·49
Herefordshire	3·42
Anglesey	3·07
Merionethshire	2·97
Wiltshire	2·84
Somersetshire	1·90
Cornwall	1·90
Northamptonshire	1·87
Huntingdonshire	1·47
Shropshire	1·07
Monmouthshire	0·41
Berkshire	0·05

1. The administrative divisions of East and West Suffolk, and of Lincolnshire, are classed together in this statement: the three Ridings of Yorkshire are counted separately.

In twelve other counties, the increase of population in the rural districts failed to reach five per cent.¹ In only six administrative counties did the rural districts show an increase during the decade equal to or greater than the average increase for the county at large (12·17 per cent.), these being Middlesex (23·52 per cent. increase), Surrey (20·42 per cent.), Derbyshire (19·30 per cent.), Glamorgan-shire (18·01 per cent.), West Riding of Yorkshire (15·42 per cent.), and Durham (12·66 per cent.).²

No doubt the course of economic progress, without the stimulus of the wonderful inventions of the latter part of the 18th century, would have brought with it the same tendencies; the increase of population, especially in the North of England and in the Midlands, during the former half of that century, is sufficient proof of this. But the new conditions immensely accelerated the movement, with the result that a radical alteration in the every day life of working England took place, an alteration to which the description of 'revolution' is appropriate, inasmuch as a few years witnessed changes which, under other circumstances, a century might not have seen. Even as late as 1750 to 1770, agriculture was predominant in this country, but, by the end of the century, this was no longer so, and it was evident that the basis of England's future material prosperity lay in her towns and manufactures. Henceforth, there arose a sharp division between the towns and manufacturing on the one hand and the country and agriculture on the other, which had not been noticeable previously.

1. These counties were Northumberland (4·92 per cent. increase), Carmarthenshire (3·94 %), Carnarvonshire (3·67 %), Essex (3·40), Kent 3·28 %), Flintshire (2·42 %), Hertfordshire (2·35 %), Radnorshire (2·10 %), Buckingham (1·53 %), Sussex (1·45 %), Cheshire (1·15 %), and Gloucestershire (0·83 %).

2. For above figures see *Census Returns, 1901: General Report*, p. 24.

Prior to the period of the Industrial Revolution, manufacturing had been disseminated more or less throughout the country, and had stood in close relationship to agriculture. The great manufacturing industry was in woollens and the method of its organisation was essentially domestic. There were, it is true, a few factories of the later type, places where a considerable number of workmen were employed under one master, but, as a general rule, the home, with its group of family workers, in some cases augmented by two or three journeymen and apprentices, was the centre of industrial activity. Thousands of such homes were scattered through the rural districts where the work of the shuttle and the loom was combined with the cultivation of a good sized allotment, or with the keeping of cows, pigs, and poultry. And, as appears from the the pages of Defoe's 'Tour through Great Britain,' this connection was preserved to some extent even in the busiest manufacturing districts. Referring to the country round Halifax, Defoe wrote: "The land was divided into small Enclosures from two Acres to six or seven each, seldom more, every three or four Pieces of land had an House belonging to them . . . hardly an House standing out of a speaking distance from another; . . . We could see at every house a Tenter, and on almost every Tenter a piece of Cloth or Kersie or Shalloon. . . . At every considerable house was a manufactory. . . . Every clothier keeps one horse, at least, to carry his Manufactures to the Market; and every one, generally, keeps a Cow or two or more for his Family. By this means the small Pieces of enclosed land about each house are occupied, for they scarce sow Corn enough to feed their Poultry The houses are full of lusty Fellows, some at the Dye-vat, some at the looms, others dressing the Cloths; the women and children carding or spinning; being all

employed from the youngest to the oldest.”¹ Just as the weaver, or other industrial worker, often added agriculture to his main employment, the agricultural labourer frequently combined manufacture with his, especially those varieties which could be carried on by the women folk of the household while he was in the fields. Even in the towns it was not uncommon for the worker to possess a plot of land, the produce of which supplemented his earnings at the loom.

Under this domestic system of industry there was not the same tendency towards the crowding of manufacturing industry and its workers into towns as in later days. This is not to say that the housing conditions of the working population resident in the towns were satisfactory. As a matter of fact the urban housing situation never has been so. In proportion to the size of the towns overcrowding and insanitation were as extensive in the early Georgian period as they are to-day. Bad housing conditions flourished but, in the mind of the general public, they hardly constituted a problem—the standard of living in house accommodation was decidedly lower than that of a couple of centuries later. It was only when the factory invasion of the towns, bringing to them in its wake a rapidly increasing working-class population, made the dangers of insanitary housing and insanitary modes of living obvious even to the undiscerning mind that it began to be generally realized that evils of this kind would not rectify themselves, and consequently needed the careful application of remedial measures. As to housing conditions in rural districts, the same lack of supervision of sanitary construction and arrangement rendered many houses and cottages undesirable places for habitation. Then as now, many country cottages must have been crowded to excess,

1. *Defoe's Tour*, iii., pp. 144—146.

but the proximity of open fields, purity of atmosphere, and the outdoor employment of rural workers were powerful checks to the evil influence of such overcrowding upon the health and vigour of the people. To a certain extent the same may be said of town life prior to the urbanisation of manufacturing industry: the comparatively small areas covered by the town buildings, the absence of factory chimneys pouring their sooty and poisonous products into the air, the accessibility of the open fields; all these things, while not atoning for insanitary and overcrowded conditions of living, must have mitigated their evil effect to an appreciable extent. The overcrowded house surrounded by a few hundred or even thousand other dwellings, and but a few minutes from the open fields is a less serious problem than a similar house in the midst of a wilderness of brick, stone, and mortar, miles away from the refreshing and recuperating breezes of the country-side. This feature—the nature of the environment—marks the essential difference between the urban housing problem of the early 18th century and that of the early 20th century. In the case of London, an important and large commercial centre two centuries ago, the contrast is less vivid though not altogether absent. But that city has been for centuries *the* concentration point of England and the recipient of a constant stream of migration, so that the housing difficulties were developed on an extensive scale at an early date.

After the middle of the eighteenth century, a notable series of inventions, applied first to the cotton and, later, to the woollen industries, altered the conditions of production. In the beginning, the domestic system was not seriously disturbed; in fact, the earlier inventions were applicable to hand power machines, but, ultimately, a general movement into factories arose. These factories,

however, did not specially seek urban centres but rather the river sides where water power was available, and, consequently, did not cause any markedly increased pressure of overcrowding in the towns though it is probable that in many cases the cottages surrounding these rural factories were badly and insanitarily constructed, and contained not a little overcrowding. As steam was gradually substituted for water power, there was no longer any economic reason for the previous diffusion. Then may be said to have commenced the Factory system of modern times: the old domestic system received its death blow, and agriculture and manufacture, long in joint partnership, were rudely rent asunder. To meet the rapidly increasing demand of the markets of the world and to avail themselves of all the advantages that the application of steam power offered, masters did not hesitate to gather round them great masses of workpeople, whose whole working time was now passed within the walls of their factories. The economy and convenience of this system to the employers brought about its universal adoption. As the factories required an adequate and accessible supply of labour and a convenient situation for distribution if they were to cope adequately with the increasing demand, they were established, of necessity, in suitably located towns, where now sprang up, in consequence, an extensive demand for labour of all kinds. So the natural increase of the population of such places was augmented by a constant stream of immigration from the country districts. Many small country towns became thickly populated cities. The early hours at which it was requisite for the workers to begin their daily toil, combined with the absence of facilities of communications, compelled them to reside as near the factories as possible; an excessive demand for the house accommodation of certain areas arose—overcrowding of

individuals and of houses (overhousing) developed apace. Houses intended for one family each were made to accommodate several, and every available plot of land was built upon without regard to ventilation or any other sanitary condition; dwellings were almost literally piled one upon the top of the other, and many of the grim, narrow, and hardly-ventilated streets and dark, noisome alleys of the present day owe their origin to the unregulated building of this period.

Thus the rapid development of the new industrial system, causing both a growth and a redistribution of population, and producing new social conditions which an immature municipal government and an undeveloped public conscience failed to order and arrange with a view to the ultimate welfare of the people, accentuated to a marked degree the unsatisfactory housing conditions already existing in the towns. Its influence in this direction, indeed, was probably more effective than the preceding analysis has revealed. Under the domestic system, industry, though limited, was comparatively steady, and the association of its two great branches—agriculture and manufacture—helped to secure a fairly regular income for the working family. The development of the factory system, however, bringing with it production for a wider but a more uncertain market, resulted in considerable fluctuation of manufacturing activity and more or less irregularity of employment, according to the branch of trade concerned. Also the rapid urbanisation of the woollen industry drew to the larger centres crowds of hand workers, some of whom found themselves displaced from continuous labour by the new system of factory production with its unfamiliar machinery—rather by reason of their own inability to adapt themselves to strange conditions, perhaps, than that there was no demand for their help. These and other causes

stimulated the growth of a considerable body of casually employed labour, grouping around the central areas of urban districts, hopeful, at first, no doubt, of ultimately securing that permanent employment for which the majority of them had migrated from their country homes. Unfortunately, an increase in the cost of living, due to the co-operation of natural and artificial causes, made the struggle for existence of this class of workers more arduous and discouraging, and it is not surprising, especially when it is considered that a certain proportion owed their misfortune to their own carelessness and foolishness, that among them a fatal spirit of indifference was not altogether uncommon, under the influence of which moral self-restraint and thrift were disregarded. A reckless increase of numbers followed, encouraged officially by the mistaken charity of the old poor law administration. At the same time, the more fortunate section of the working classes, under the stimulus of a prosperity strong enough to withstand the adverse influences of wars, bad harvests, and high tariffs and taxes, was also increasing its numbers at a rapid rate, and it is not difficult to understand why the growth and development of manufacturing, great as it was, proved insufficient to provide regular employment for all. As is usually the case in the affairs of mankind, the weaker, that is to say, the (industrially) less important group, suffered. The increase of its numbers prevented the extension of industry from removing the mischief which the temporary disorganisation had produced, and, instead, secured a maintenance of evil conditions, which favoured its physical, mental, and moral deterioration. Hence was perpetuated a large group of labour, mainly unskilled, in the modern sense of the word, which was considerably in excess of the market demand, and was therefore condemned by the very preponderance of its

supply, not only to a minimum wage, a wage, that is to say, little, if any, above the subsistence level, but also, so far as a large section was concerned, to an irregular and uncertain wage. The last generation may have witnessed some amelioration of these conditions, but, even to-day, the unskilled labour market is characterised by great uncertainty and irregularity of employment. The very progress of sanitary reform has acted, in one respect, adversely to the economic interests of this class of labour in that it has kept alive many who are unfit, to use Professor Marshall's words,¹ for any but the lowest grade of work, and the added competition of these, ready to accept the lowest possible remuneration, cannot but have increased the unsteadiness of the unskilled labour market. Morally unhealthy environments, as already pointed out, have had their influence also. The character of not a few has been so weakened by the evil experiences of some three generations that, self-respect and independence of spirit gone, they are absolutely disinclined for regular employment, if they could obtain it. There is no doubt some truth in the argument that the bad housing of the poorer classes is the result of bad living, for in numerous cases the proportion of earnings devoted to the necessities of life is reduced to a minimum, and the remainder spent in dissipation, or, at any rate, in undesirable ways: careful management and thrift might make much more effective use of irregular earnings than is actually the case. Still it would be unjust to ignore the underlying forces conducing to this bad living. Irregularity of work often favours irregularity of conduct, and the deterioration of character which is promoted by the despair of poverty, and by the squalidness of its surroundings, acts, of course, in

1. *Principles of Economics*, p. 590, 2nd Ed., 1891.

the same direction. Nothing in the economic history of the past century is more striking than the division of the working classes into two vividly contrasted groups, both growing in numbers, but only one making advance in material prosperity; the other constantly dragged backwards by its poverty and the moral degradation resulting therefrom.

Out of the disturbed industrial conditions, then, that followed the introduction of the factory system, there issued into prominence, in manufacturing districts, a body of labour in a state of semi-destitution, clinging desperately to the central portions of the urban areas where the centralisation of business afforded the best chance of casual employment. But, in these very localities, the cost of house accommodation to the tenant was constantly tending upwards, owing to the demand for houses by the regularly employed who desired to be near their factories and workshops, and to the increasing value of the land for commercial purposes. Given an inefficient local government and indifferent landlords, serious overcrowding on an extensive scale was bound to ensue. Just as we have seen that, in the rapid urban immigration during the period of the industrial revolution, there was a general cause working towards overcrowding, so here is to be seen a particular cause, producing a similar result, though in a more intense and more permanent form.

It is now proper to direct attention to certain special movements in the industrial and social progress of the country during the nineteenth century, which tended to accentuate the evil living conditions of the labouring classes.

In London, Manchester, and other large towns, colonies of foreigners (Jews and Italians in particular) of the poorest and lowest type established themselves, in the hope of

benefitting by the country's prosperity, herding together like cattle without regard to the decencies of living: the quarters where they settled such as Whitechapel in London, and the Red Bank and Charter Street area in Manchester, became and still remain notorious for their insanitary and overcrowded houses.¹ Owners of property found it convenient to close their eyes to all but the handsome revenue they obtained from their unsavoury tenants, and the municipal authorities, where not apathetic, felt themselves helpless.

Not that these municipal authorities were idle in other matters; in fact, their very activity in certain directions was an appreciable factor in the production of overcrowding. They were anxious to improve the appearance of their boroughs, to widen their streets, to erect town halls, police stations, and other municipal buildings: also schools, libraries, and the like, had to be provided, and, to secure sites for these, considerable displacements of the poorer class of people occurred, who were forced back into surrounding neighbourhoods. This of itself would have been effective in causing overcrowding, but the tendency was made stronger by the fact that the construction of such improvements often made their vicinity a more desirable residential neighbourhood, for various reasons, and hence increased the rents of the remaining houses. Viewed from the supply side, displacement decreased the supply of houses, decrease of supply increased overcrowding; from the demand side, displacement increased the demand for houses, the increased demand raised rents, higher rents increased overcrowding. Ultimately an attempt was made

1. It is proper to note that the statement in the text applies to particular classes of poor alien immigrants, by no means to all, and, further, that, even with these, a perceptible improvement in their sanitary morals has frequently taken place after they have settled down for a few years amidst their new environments.

to meet this difficulty by insisting that, where persons of the working class were displaced by public improvements, they should be rehoused; but the beneficial effect of this rehousing was largely neutralised by the lapse of time between the dishousing and rehousing, often sufficiently long to enable people to become settled down in the overcrowded dwellings of the neighbourhood, and reluctant to again disturb themselves, and also by the fact that, where the rehousing was carried out in the same neighbourhood, the new dwellings were more highly rented than those destroyed, and were generally taken possession of by a higher grade of tenants.

In large cities, railway improvements have acted in a precisely similar way—the population displaced under this head must amount to a very large figure—and yet, previous to 1885, the companies never seriously attempted to rehouse. Statutory obligations were placed upon them, only to be evaded; in some cases, they provided the required accommodation and then proceeded to use it for other purposes. Subsequent to the Royal Commission of 1884, the Local Government Board and the Home Office enforced more strictly the fulfilment of rehousing obligations, and the standing orders of Parliament dealing with this were revised. A still further revision was recommended by the Select Committee of 1902 and, as a result, the whole matter was covered carefully and stringently in the Housing of the Working Classes Act of 1903. Thus it is not likely that either railway companies or local authorities will ever again act as they have done in the past.¹ Yet, since 1885, there has been more than one attempt to evade responsibilities. For instance, the Model Clause of 1885 required the same number of persons to be rehoused as

1. See reference in chapter vi. to the schedule of 3 Ed. iii. c. 39.1. Also see Appendix B for text of schedule itself.

were inhabiting the houses taken by the railway company, or other body, on the 15th day of December last past on the passing of the Bill under which improvement powers were sought. But the Clause had to be amended in 1890 because it was found that certain railway companies made arrangements for taking the houses before the 15th day of December, and then had them cleared of working class tenants before that date, so that the houses did not come within the Clause.² The action of the Great Northern and City Railway Company, 1898-1902, in connection with the acquisition of a certain site in Poole Street, Hoxton, upon which twenty-three working class dwellings were situated, affords another striking instance. The following account of the attitude of the railway company was given before the Joint Select Committee of 1902 by the Town Clerk of Shoreditch, Dr. H. M. Robinson.

“This Company [G. N. & City Ry. Co.], in the year 1898, promoted a Bill to acquire certain land in Poole Street, Hoxton, upon which there were 23 houses occupied by labourers—persons of the labouring class. The Shoreditch Vestry at that time petitioned against the Bill, asking for proper provisions for rehousing the 150 persons who would have been displaced. The Company, for various reasons, did not proceed with the Bill, but soon afterwards arranged with their contractors (Messrs. Pearson and Co.) to execute the line—practically as undertakers—taking the contract cost in shares and debentures of the company which was to be later formed; and under that arrangement the contractors acquired part of the scheduled site, which included these 23 houses occupied by 150 persons (the site scheduled being much larger); they evicted the tenants,

2. See *Report of Joint Select Committee, 1902, on Housing of Working Classes*, re South-eastern Railway Company and eight houses in St. Mary's Parish, Lambeth, Nos. 25—29.

(of whom 150 were of the labouring class) used the vacant site as a depot for the construction of the railway and the removal of earth from the tube; and having constructed the railway (it is nearly finished now), in the present session of Parliament the Great Northern and City Company promoted a Bill to acquire this site as a vacant site for a generating station for their railway; so that the provisions of the Standing Order No. 38 would not apply to that case. The Borough Council opposed the Bill, and I brought these facts before the Company, and pointed out that it was a very plain evasion of the spirit of the Standing Order, even if it was outside the letter, and they declined to do anything. We consequently lodged a petition against the Bill, and appeared by counsel, and they—finding that we were prepared to fight the matter, and that the member for Hoxton stated that he would oppose it upon its different stages in its passage through the House—offered, as a compromise, to contribute a sum of a thousand pounds towards the cost of the Borough Council in rehousing the displaced people in the suburbs; and as they had already inserted this model clause, as it stands, in their Bill, and we were not likely to obtain an amendment of that from the Committee, we thought it the best course to accept that offer, an offer which, no doubt, they made because it would probably have cost them that amount to have fought us through the different stages in both houses; so they escaped with a contribution of a thousand pounds; whereas, if the Standing Order had been complied with it would have cost them not less than £5,000 to acquire the land to rehouse these people in Shoreditch.”¹

From the evidence given before this Committee, other cases, equally as striking, might be quoted, but the above

1. Great Northern and City Railway Company and Poole Street, Hoxton, site, 1902 *Select Committee on Housing of the Working Classes*, No. 1157.

extract sufficiently illustrates the difficulty that there has been in forcing the railway companies to fulfil their duties in respect of rehousing.

Some idea of the extent of the dishousing operations of railway companies and local authorities may be gathered from the Report of the Joint Select Committee of 1902, which was appointed to consider the Standing Order relating to houses occupied by persons of the labouring classes, and the clauses usually inserted in Private and Local Bills and Provisional Order Confirmation Bills. From information supplied to that Committee by the Home Office and the Local Government Board, it is possible to ascertain the extent of the dishousing caused by the improvements and other operations of such companies and authorities from 1885 to 1902 (the year of the Report). It will be understood that these statistics do not relate to work done by the local authorities under the Housing of the Working Classes Acts.

TABLE IV.

DISHOUSING BY RAILWAY COMPANIES AND LOCAL AUTHORITIES UNDER PRIVATE AND LOCAL ACTS, 1885—1902.

Number of Persons of the Working Classes displaced by

COUNTRY.	Railway Companies.		Local Authorities.
1886	—	109
1888	222	—
1889	457	163
1890	452	—
1891	598	—
1892	2706	829
1893	928	1484
1894	875	175
1895	3086	164
1896	977	939
1897	3620	—
1898	443	1458
1899	2162	684
1900	169	924
	(Including a Gas Company, 75).		
1901	2550	927
	(Including Manchester Ship Canal, 77).		
1902	917	1169
(to May)			

Totals 1886—1902	20,162	9,025
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LONDON

1885—1900	About 19,990	About 25,000
		(Under Acts of 1877 to 1900.)

Of course, this dishousing, occurring since 1885, has been accompanied by a simultaneous rehousing, new accommodation having been provided for nearly 22,000 out of the 29,000 displaced in the country and for about 38,000 out of the 45,000 displaced in London, but the figures assist one in forming a rough notion of the amount of dishousing (without rehousing) likely to have been brought about in these ways, prior to 1885.

There are no reliable statistics as to the amount of overcrowding caused by improvements of private property, for the purposes of which the owners have cleared away existing houses, erecting upon their sites a superior class of dwelling or some other kind of building, but both this and the displacement of working class accommodation by the extension and erection of warehouses, manufactories, and other industrial and commercial establishments, must be taken into account.

Out of such movements, the housing of the present day has grown with its overcrowding, its overhousing, and its insanitary conditions of living. In the previous pages, emphasis has been laid upon the first and second points, but the third is no less important. As a matter of fact, overcrowding and overhousing are directly and indirectly productive of insanitary conditions, making disease less preventible as well as generally lowering the physical health and vigour of those who live, voluntarily or involuntarily, amid such environments. The evil effects are cumulative, each succeeding generation starts with an already enfeebled constitution, to the economic loss of the nation. Overcrowding, of itself, is a constant menace to the physical welfare of the people, but its dangers are materially increased by the wretched condition into which the habitations of the poorer classes, especially tenement houses, are often allowed to lapse. The requirements of

drainage and ventilation are frequently grossly neglected, water provision is often deficient, closet accommodation scandalously small, windows and doors broken, walls and ceilings and, in the basement, the floors, rotting with damp. Defective ash-pit accommodation has proved an incentive—not always needed—to the accumulation of fever-breeding dirt and refuse in the passages and unoccupied corners of the houses. Unfortunately, numbers of the people living in the neighbourhoods where sanitary reform is most urgently required have no conception of the morality of cleanliness, and, consequently, improvement is impossible except by the exercise of strict supervision and the application of compulsion. The necessity of such supervision and compulsion is borne out by more than one fact. In an investigation conducted some years ago, Dr. Tatham, then Medical Officer of Health of the City of Manchester, found that, during the period 1881-90, in the central township of that city, an area notorious for the prevalence of overcrowding, 35·67 per cent. of children born died under five years of age, whereas, for the whole of England and Wales, the percentage was only 23·26. The infant mortality of London for the ten years 1891-1900 affords further proof of the havoc worked by overcrowded urban conditions of living. During that period, the death rate per 1,000 of infants under one year of age was 142 in districts with under 10 per cent. of overcrowding; 180 in districts with 10 to 15 per cent; 196 in districts with 15 to 20 per cent.; 193 in districts with 20 to 25 per cent.; 210 in districts with 25 to 30 per cent.; 222 in districts with 30 to 35 per cent.; 223 in districts with more than 35 per cent.¹

In several of his annual reports, Sir Shirley F. Murphy,

1. See page 36 of Sir Shirley F. Murphy's *Presidential Address at the Jubilee Meeting of the Incorporated Society of Medical Officers of Health*, 1906. Reported in *Public Health*, Jubilee Number, 1906.

the Medical Officer of Health for London, has included tables showing the relation between overcrowding and the general and phthisis death rates. Table V. gives the most important of these statistics for my present purpose, and it will be readily seen how strongly they clinch the evidence of the figures quoted above.

TABLE V.¹

OVERCROWDING AND THE DEATH-RATES—ADMINISTRATIVE
COUNTY OF LONDON.

Proportion of total population living more than two in a room. (In tenements of less than five rooms). %	Death Rates per 1000 living. All Causes.		Death Rates per 1000 living. Phthisis.	
	1899.	1901.	1899.	1901.
Districts with under 10%	15·22	14·5	1·18	1·26
„ „ 10 to 15%	17·13	16·2	1·52	1·52
„ „ 15 to 20%	19·13	18·1	1·68	1·64
„ „ 20 to 25%	20·49	19·0	2·00	2·06
„ „ 25 to 30%	20·48	20·9	2·13	2·27
„ „ 30 & upwards%	24·07	21·0	2·61	2·13

That, in London, the state of overcrowding markedly affects the death rate is clearly proved by the table, and it may be taken for granted that, in this respect, there is no difference between London and other urban centres. Sir Shirley, in his report for the year 1899, expresses the matter concisely: “. . . mortality from all causes, from phthisis and from all causes other than phthisis, increases with overcrowding, and . . . the maximum increase from diseases other than phthisis occurs somewhat earlier in life than the maximum increase from phthisis; . . . it must be recollected that the population which is badly housed suffers from other consequences of poverty than insufficiency of dwelling accommodation. But, however much these other conditions may contribute to the pro-

1. Tables giving the average rate for 1901—4 will be found on pages 36-7 of the *Address* referred to in the preceding note. Similar results are shown.

duction of phthisis, there is ample reason for thinking that the dwelling itself and the manner in which it is occupied are important factors in determining the prevalence of this disease. It is interesting to consider in this connection the measures which are now in the main relied upon for the cure of phthisis. They consist in the placing of the patient by night and by day under conditions which are mostly widely different from, and indeed are directly opposed to, those which obtain in the overcrowded tenement. In so far as these measures are successful in effecting the cure of phthisis, the overcrowded dwelling must be deemed to promote the disease, and hence the effects of overcrowding upon phthisis mortality may be understood."

The result of the enquiry, made by the old Metropolitan Board of Health, to the effect that, in the low parts of London, every workman and workwoman lost an average of at least twenty days per annum from simple exhaustion, as apart from sickness, was accepted by the Royal Commission in 1884 as probably an underestimate of the loss so incurred at the later date of their report. But during the last twenty years, sanitary administration, though yet far from what it might be, has much improved, and therefore it is not unlikely that a renewed inquiry would find it necessary to diminish the estimate. Whether, in any case, much reliance can be placed upon the results of such an investigation is a matter of opinion. Sometimes sheer exhaustion may be another form of idleness, or may be largely due to the effects of immoral or dissipated habits of life, and the great difficulty of distinguishing this kind of exhaustion from that which is the result of insanitary and overcrowded residential conditions may vitiate, to some extent, the value of the statistics presented. However, if the statement may be accepted as only an approximate

equivalent of the truth, it is an important verification of the reality of the economic loss to which reference has been made previously.

Forty years ago, some of the worst breaches of sanitary law were to be found in the cellar dwellings, but, thanks to the prohibition of the London Health Act of 1891 and to the strict regulation of the general Health Act of 1875, such dwellings are now not so common. In some towns, however, they are far more conspicuous than is desirable, Stockport and Liverpool being often quoted examples—in the latter city, it is stated, more than ten thousand persons reside in them. Under the strictest regulation, cellar rooms are not fit for separate human habitation, and can only serve to injure the physical welfare of their inmates.

Adequate ventilation is an absolute necessity in all houses, but seems unattainable in that class of dwelling known as 'back-to-back.' In such houses, an efficient system of through ventilation is wanting. The Royal Commission of 1884 included among their recommendations one to the effect that a certain proportionate extent of space should be provided at the back of every new dwelling house, free from any buildings thereupon, and that it should belong exclusively to such house: evidently, the importance of through ventilation was appreciated. Dr. Tatham's Reports to the Manchester Corporation upon back-to-back dwellings (1891-2) afford a fund of interesting information into which limitation of space will not allow me to enter, but it may be noted that the evidence collected distinctly established their unhealthiness as compared with through dwellings, and the following table may be extracted from his provisional report of 1891 as a speaking testimony to this fact. The groups of houses selected were carefully chosen so as to represent similar sanitary conditions.

TABLE VI.

ANNUAL DEATH-RATE PER 1,000 DURING FIVE YEARS IN
BACK-TO-BACK HOUSES, MANCHESTER.

Groups.	Total Population.	Percentage of Deaths from					
		Percentage of back-to-back houses.	All Causes.	Common Infectious Diseases.	Con- sumption.	Other Lung Diseases.	Diarr- hoea.
I.	8,713	0	27·5	4·5	2·8	6·6	1·4
II.	11,749	23	29·2	4·8	3·3	7·8	1·6
III.	11,405	56	30·5	6·2	3·6	7·9	2·1
IV.	892	100	38·4	8·7	5·2	9·2	3·4

The Barry and Gordon Report of 1888, made to the Local Government Board, also condemns this kind of building, and points out that, where through ventilation is absent, zymotic diseases generally thrive. Generally speaking, present municipal policy recognises the force of these inquiries by declaring against the further construction of back-to-back houses, but, in some towns, Leeds for instance, an entirely opposite stand is taken, with the result that, in this particular city, nearly all the houses, built by private capital for working class tenants, are constructed in this style. Presumably, such houses are cheaper to build in that less ground space is required and that some saving, probably small, is made on the actual building. But economy at the risk of health is poor policy. Newly built, the houses may look attractive, and most of the Leeds houses recently built do, but the question is what will be their condition after say fifty years of heavy wear and tear? There is more than a probability that the conclusions of the Manchester Reports will be re-justified.

The importance of the sanitary aspect of the housing

problem really demands more consideration than the previous pages have been able to afford, but sufficient has been said, perhaps, to give prominence to its main features. The words of Lord Beaconsfield, uttered over a quarter of a century ago (1877), are significant to-day: "The health of the people is really the foundation upon which all their happiness and all their powers as a state depend. It is quite possible for a kingdom to be inhabited by an able, active population; you may have skilled manufacturers, and you may have a productive agriculture: the arts may flourish, architecture may cover your lands with temples and palaces, you may have even material power to defend and support all these acquisitions; you may have arms of precision and fleets of torpedoes, but if the population of that country is stationary or yearly diminishes, if while it diminishes in number it diminishes also in stature and strength, that country is ultimately doomed."

Attention in this chapter has naturally been centred upon the towns, where the conditions of living are most congested and most unhealthy. Because of this, it must not be supposed that the villages and rural areas are free from the evils already described. Overhousing is not common, but overcrowding and insanitation may be more frequently met with than our ideals of country life would lead us to expect. In fact, certain rural districts rival the towns in intensity of overcrowding, as statistics, to be produced in the next chapter, will establish. But taking the country as a whole, the most crying evil in rural housing matters is the insanitary condition of cottage property. "The Villages," says the author of a recent work, "we were wont to regard as the springs of life-giving health are too often the centres around which gather the elements of disease and death. Indeed, the evil of insanitation in the cottage homes which do remain has

re-acted with terrible effect on rural industry. During 1897 a London association conducted a systematic inquiry in seventy-eight villages, having 4,179 cottages. Of these nearly one quarter were in such a state as to be described as "bad" or "extremely bad." Sixty per cent. had no fireplaces in any bedroom, and therefore could have no proper and necessary ventilation. In fifteen per cent. the water supply was either very bad, or there was none. Another inquiry extended over 240 villages and about 10,000 dwellings. In half of these villages the cottages were "bad," and in some thirty villages there were cases of gross overcrowding." ¹

The unprosperous state of English agriculture during the past generation partly accounts for the existence of these conditions. Prior to the Seventies, English farmers were doing well, but a series of disastrous harvests, commencing in 1875, threw them into great distress. Their previous prosperity had been accompanied by a rapid increase in rents, the burden of which was now felt, as the process of reduction is always a tardy one, landowners being more than reluctant to lose any portion of their income. The cost of labour, which was also beginning to increase, added another burden, so that the outlook was not a bright one for the farmers. Still, these difficulties might not have proved insuperable if a still more serious one, so far as permanent effects were concerned, had not presented itself about the same time, in the shape of a keen foreign competition. Increasing quantities of foreign grain and (later) of cattle and meat began to be placed every year upon the home market, and prices steadily fell. Such an unfortunate combination of events brought about a grave decline in agricultural prosperity, whereby

1. W. Crotch, *The Cottage Homes of England*.

both farmers and landowners, in so far as the land of the latter was devoted to agriculture, suffered considerably. Sir James Caird, in his evidence before the Commission on Depression of Trade (1886), estimated that, from 1876 to 1886, landlords and tenants lost £20,000,000 in the annual income of each. Financially crippled, and with gloomy prospects ahead, neither farmers nor landowners, were likely to incur expenditure upon the extension or improvement of the housing accommodation of the labourers situated upon their farms or estates, and the wages of the labourers, though higher than they had been in the middle of the century, were too low to enable them to offer a rent sufficient to stimulate private enterprise in the direction of house building. Thus, though the rural population was generally increasing (slowly it is true), in spite of loss to migration to the towns, there was little tendency towards a corresponding increase of house accommodation. In some cases, cottages actually had to be abandoned as uninhabitable on account of the state of disrepair into which they fell: landlords, in fact, were loth to undertake the remedy of even the most glaring defects. Accordingly, the twin evils of insanitation and overcrowding steadily grew in seriousness, especially in those districts where the landowners had least interest in and sympathy with the individual welfare of their tenants, and if it had not been for the constant stream of country labour towards the towns, rural housing conditions would inevitably have become more distressing than they did.

That agricultural depression still continues is evident to all. The (agricultural) landlord has had to face a considerable reduction in rent, the farmer, with a great portion of his capital lost and with low prices controlling the markets, has shown little sign of regaining his former prosperity; in any case, his unprogressiveness and apparent

lack of adaptability form in themselves a formidable obstacle. The agricultural labourer, however, has gained from the migration of his neighbours into the cities, for the diminution in the supply of labour has brought about an increase in his wages, so that, so far as remuneration is concerned, he has made substantial progress. But even now his purse cannot afford to part with much in the form of rent; hence, he cannot call into active play the forces that would secure for him an appreciable improvement in his housing accommodation, and, as I have already pointed out, the unprosperous condition of his masters is almost prohibitive of any help from that source. Hence, the stagnation of rural house building still exists, and with it the evils named. Of course, all parts of rural England have not suffered the same economic loss. Districts where a considerable amount of dairy-farming has been added to tillage are frequently quite prosperous, the prosperity being partly reflected in the social condition of the labourer. In some localities, industrial development has acted similarly, more than atoning for the depression in farming, though, in so far as the opening up of rural mining or manufacturing industries centralises the population, it tends to raise the degree of overcrowding. In some few spots, philanthropic action has been influential in the direction of improvement. Thus, we may expect to find that rural housing conditions vary, to some extent, with the area, but, as indicated, in a great number of cases they are far from being satisfactory. A succeeding chapter will present some recent statistics bearing upon the extent of rural overcrowding.

If the foregoing pages have been effective in calling attention to the deep seated economic movements which

lie at the root of the housing question, they will not have been written in vain. Studied in this way, the complexity of the problem and the great care its solution necessitates are firmly impressed upon the mind, but, before an adequate conception of its real nature can be gained, a more detailed inquiry into present conditions is desirable, and, indeed, necessary; to this, the next two chapters will be devoted.

CHAPTER II.

OVERHOUSING.

The solution of the housing question involves the remedying of three evils, insanitation, overhousing, and overcrowding. The first has been briefly described, and attention must now be given to the other two—in the present chapter, to overhousing in particular. Frequent description has made familiar the moral and physical degradation resulting from overcrowding, but comparatively little has been said about overhousing, and yet its evil effects upon town life are anything but negligible. Where houses are packed together with excessive closeness, ventilation and sanitation are sure to suffer, and therefore the health of their inmates, this quite aside from the overcrowding of the individual tenements. The two, it is hardly necessary to observe, are often found together. The combined forces of natural increase and rural immigration steadily continue, decade after decade, to settle more and more people upon each acre of urban land, and every year the problem becomes more pressing. It is only in central districts, such as the City of London and its adjacent boroughs, in the interior areas of the larger cities,¹ and in two or three towns with a stationary or

1. As the following cases establish :—

Registration District.		Sub-District or Parish.		Population 1891.		Population. 1901.
Manchester	...	Ancoats	...	45,982	...	44,040
Manchester	...	St. George	...	61,058	...	58,264
Salford	...	Greengate	...	37,923	...	33,855
Liverpool	...	St. Martin	...	53,713	...	52,966
Newcastle-upon-Tyne	...	Westgate	...	30,264	...	30,116

declining population, that any exception to this movement is to be noticed. The decrease of population in the central areas of growing towns is caused by the increasing demands of factories, warehouses, shops, offices, railway terminals, municipal buildings, and the like, for building sites and the consequent appropriation of dwelling house sites for the same; but this decrease is more than compensated by the increase in the outer parts of the cities. London affords a striking illustration of this process. Within the limits of the City of London and eight other central registration districts, Westminster; Chelsea; St. George, Hanover Square; St. Marylebone; St. Giles; Strand; Holborn; Shoreditch; and St. Olave, Southwark, there was, during the decennial period, 1891-1901, an excess of births over deaths amounting to 94,032, but, in spite of this natural increase, there was a net decrease of 68,576 or 7.47 per cent. upon the 1891 population of 918,314. The whole of the county of London showed an increase, for the period, of 309,228 or 7.34 per cent. upon the 1891 population of 4,211,743. But in this same area, the excess of births over deaths was 490,974, and, therefore, a migration of approximately 182,000 persons must have taken place, the greater number of whom apparently moved into the suburban districts.¹ This is evidenced in the rapid growth of the outer belt or that portion of Greater London not falling within the administrative county. The population of this area in 1891 was 1,405,489; in 1901, 2,044,831—an increase of 639,342, or not less than 45½ per cent. It should also be noted that, within the administrative county, the boroughs with the greatest rate of increase are situated on the borders of the county, as,

1. The statistics upon which this calculation is based are to be found in the *Census Returns, 1901: County of London, Table 22*. The details are appended here for the convenience of the student. See Table VII.

for instance, Wandsworth, Lewisham, and Fulham. The existence of such a movement is most interesting, and its ultimate growth and influence upon housing conditions worthy of far greater attention than can be given here. Certainly the partial dishousing that has occurred in these central areas has not produced any statistically-recorded increase of overcrowding; it would appear that the persons affected have been pushed, or they have pushed others, into the outer parts of the towns and that thereby a certain diffusion of population has been brought about which cannot be regarded but with satisfaction, especially when it is borne in mind that this dishousing means the uprooting, from time to time, of some of the plague spots of bad housing which are so frequent in the inner districts of the larger towns. Of course, it would be idle to deny that increase

TABLE VII.

County of London Registration Districts showing Decrease of Population, 1891—1901.

Registration Districts.	Population.		Excess of births over deaths (+) or of deaths over births (-).	Increase (+) or decrease (-) of Population.
	1891.	1901.		
Chelsea	96,253	93,549	+ 6,532	- 2,704
St. George, Hanover Square	134,138	129,061	+ 879	- 5,077
Westminster	37,312	33,081	+ 2,671	- 4,231
St. Marylebone	142,404	132,295	+ 18,439	- 10,109
St. Giles	39,782	34,534	+ 4,412	- 5,248
Strand	27,516	20,323	- 3,012	- 7,193
Holborn	141,920	130,533	+ 21,737	- 11,387
City of London	38,320	27,535	- 5,683	- 10,785
Shoreditch	124,009	117,706	+ 14,848	- 6,303
St. Olave, Southwark	136,660	131,121	+ 15,819	- 5,539
Totals	918,314	849,738	+ 94,032	- 68,576
County of London	4,211,743	4,520,971	+ 490,974	+ 309,228

N.B.—The population figures shown both for 1891 and 1901 are those of the Districts as they existed in 1891 and throughout the period during which the Births and Deaths were registered.

of overcrowding is what one would ordinarily expect to result from such movements, and it may be that this has actually occurred, though difficult to trace because overbalanced by a general improvement in housing conditions which otherwise might have been more marked.

In any case the depopulation of certain areas by no means constitutes a remedy for overhousing in general, the disadvantages of which are easily demonstrable but the method of whose removal is not so obvious. Indeed, the question at once arises as to whether it is possible to do away with the evils peculiar to the 'towniness of towns' without working material injury to local economic progress. A century ago, really valuable work might have been done in providing against unhealthy urban expansion, but our forefathers failed to seize the opportunity, which has now largely passed by. Still, much may be accomplished in the future by persistent effort. Already, numerous municipal authorities have made good use of their powers under local building acts to raise the standard of house building. Nor should their endeavours to enlarge the number of open spaces and parks within the boundaries of their boroughs be overlooked. The chief defect of their policy in this regard has been limitation of scope, lack of comprehensiveness. From this statement it must not be inferred that the writer contemplates wholesale urban reconstruction. Under existing conditions, the best that can be hoped for in town areas is the improvement or removal of insanitary property, the demolition of obstructive buildings, and, occasionally, the reconstruction of specially unhealthy areas. But around the towns extensive suburbs are steadily developing, and their growth imperatively demands the most careful supervision, if, in these new districts, old evils are not to be reproduced.

It is important that building extension should be per-

mitted to take place only in harmony with some general plan supervised by a competent authority. The haphazard huddling together of streets and houses must be prevented. Whatever the detailed nature of such a plan may be, it must provide for a thoroughly ventilated street system and an adequate supply of open spaces. Many of the local authorities have a real desire to secure for their respective jurisdictions a healthy growth, and it would be of public advantage if to this end their powers of building control were enlarged.¹ One real difficulty in the way of a satisfactory supervision of urban extension lies in the geographical limitation of the powers of any local authority as at present constituted. Indiscriminate building just without the boundaries of any administrative area may render partly ineffectual efforts put forth within that area. Suburbs have a disconcerting habit of disregarding artificial boundary lines. It has been suggested, however, in an essay on "The Housing Problem," by F. W. Lawrence,² that this difficulty may be met by placing the whole of the district tributary to each large town under the control (for wide purposes) of some administrative authority such as a Provincial Council, which may or may not coincide with the local central authority. There are not a few obstacles in the way of such a readjustment of local authority, and, in the form suggested, the idea may be impracticable, but, nevertheless, the objects aimed at are eminently proper, and are deserving of every consideration. To the mind of the writer, the cure of overhousing presents an even more perplexing problem than that of overcrowding, as will appear, to a certain extent, from the statistics with which the remaining portion of this chapter will be concerned.

1. See reference to German housing policy in Chapter XV.

2. An essay in a volume entitled "The Heart of the Empire," 1901.

High medical authority has asserted that no town can be really healthy when its population exceeds twenty-five to the acre, and, if this be so, the 1901 Census Returns certainly condemn not only London, which has long borne a reputation for overhousing, but also a number of other cities and towns, as shown in the appended table. Column 1 of the table shows the density per acre of the respective boroughs in 1901, and for purposes of comparison there have been added column 2 containing the density per acre of the borough in 1891, and column 3 showing, for towns whose boundaries were altered during the decade, the density in 1891 of the borough area of 1901.

TABLE VIII.

URBAN AREAS WITH A DENSITY OF POPULATION, IN 1901,
EXCEEDING TWENTY-FIVE PERSONS PER ACRE.

	Population per acre, 1901.	Population per acre, 1891.	Population per acre, 1891, of the borough area of 1901.
London (Administr. Co.) ...	60·6	56·5	—
West Ham. ...	57·1	43·8	—
Liverpool ...	51·7	79·3	47·6
Brighton ...	48·8	45·2	—
South Shields ...	47·6	42·2	—
Plymouth ...	45·6	54·8	37·7
Sunderland ...	43·6	45·4	39·2
Salford ...	42·5	38·2	—
Manchester ...	42·1	39·0	—
Birmingham ...	41·4	37·7	—
Newcastle on Tyne ...	40·0	34·6	—
Portsmouth ...	37·8	36·5	31·8
Bootle ...	37·2	30·7	—
Stockport ...	35·9	32·2	—
Gateshead ...	35·0	27·3	—
Hanley ...	34·8	30·6	—
Middlesbrough ...	32·3	26·8	—
Derby ...	30·7	27·2	—
Oldham ...	29·0	27·7	—
Birkenhead ...	28·8	26·0	—
Preston* ...	28·2	26·2	—
Bristol ...	28·1	49·4	24·7
Wigan ...	27·8	25·2	—
Hull ...	26·8	24·2	22·3
Wolverhampton ...	26·7	23·4	—
Cardiff ...	25·7	20·2	—
Northampton ...	25·1	21·7	—

From columns 1 and 2 of this table, it would appear that, while most of the towns named evidenced an increase in density of population since 1891, certain ones, Liverpool, Plymouth, Sunderland, and Bristol, showed an actual decrease. But reference to column 3 will establish the artificial nature of this decrease, for, in each case, during the decade, suburban areas, more or less thinly populated, had been enclosed within the borough boundaries. In these instances, it is necessary to ascertain what was the population per acre, in 1891, of all the district included within the borough boundaries as determined in 1901, and hence comparison should be made between columns 1 and 3. In the case of every county borough, then, with a population, in 1901, of more than twenty-five persons to the acre, an increase in density had taken place during the previous decade: the same statement holds good with regard to the administrative county of London. The influence of the metropolis upon its neighbour, West Ham, is shown markedly in the growth of the latter during the period from 43·8 to 57·1, an increase of no less than 13·3 persons per acre, far ahead of the borough with the next largest increase, Plymouth, for which a gain of 7·9 per acre is recorded. Beside those appearing in the list above, there are numerous towns with a density of population less than twenty-five per acre in 1901, which have already passed that figure and others which are steadily advancing to it.¹ In the mere fact of an increasing density, there is, of course, nothing remarkable; under present economic conditions, any other movement would be associated with industrial and commercial stagnation,

1. For instance, the Registrar General's estimate for mid-1905 places Leicester (26·6 per acre), Southampton (25·5), Bournemouth (25·4), Burnley (25·4) and Devonport (25·2) above the desirable maximum per

if not decay. The question is to what extent will it proceed. In the nature of things, a physical limit to the number of people that can be housed on an acre of ground must exist, though, in view of the introduction of new types of dwellings, it is no easy matter to fix that limit. Are town dwellers to be forced by the swelling tide of population to mass together in hundreds to the acre, living in gigantic barracks, or will the normal action of economic and social forces ultimately provide a remedy for this tendency? The experience of Paris, New York, Chicago, and many other cities would seem to indicate the ease with which a city population can adapt itself to such conditions.

The figures that have just been given by no means reveal the full seriousness of overhousing, even as conditions stand now. In 1901, several of the London boroughs exceeded a density of one hundred persons per acre; for example,¹ Southwark with 182, Shoreditch with 180, Finsbury with 172, Bethnal Green with 171, Stepney with 169, Holborn with 147, Chelsea with 112, Islington with 108, and Paddington with 106, the aggregate population of these boroughs totalling up to nearly one and a half million people. Certain districts reached far beyond these figures even, a few instances of which are shown in the following table.²

1. 1901 Census figures.

2. The statistics are taken from the 1901 Census Returns—*County of London Returns*.

TABLE IX.

METROPOLITAN OVERHOUSING, 1901.

	Population.	Per acre.
Old Artillery Ground (Stepney)...	2,098	396
Spitalfields (Stepney) ...	24,208	328
Mile End New Town (Stepney) ...	13,259	308 ¹
St. George North (Part of St. George in the East, Stepney) ...	40,976	279
Hoxton Old Town (Shoreditch) ...	26,504	227
St. Anne within the Liberty of Westminster ...	11,493	215
St. Andrew Holborn above the Bars, with St. George the Martyr (Holborn) ...	25,103	213
St. George the Martyr (Southwark) ...	60,998	211
City Road (Part of St. Luke) ...	25,403	203
Clerkenwell (Finsbury) ...	63,704	201

Most towns have, within their limits, localities where the population per acre far exceeds the average for the whole town. In York, with an average density of 20·9, there are certain working class districts which have from 100 to 350 persons per acre; and, to name but a few other instances, Manchester contains St. George (population 58,264) with 117, and Ancoats (population 44,040) with 110 per acre; Liverpool has North Everton (population 54,075) with 178, and St. Martin (population 52,966) with 102 per acre; Newcastle upon Tyne has Westgate (population 30,116) with 133 per acre; and the registration district of Tynemouth contains North Shields (population 5,737) with 147, and Cullercoats (population 1,743) with 116 per acre.¹ Conditions equally as bad could be found in many other towns. The removal of overcrowding would give not a little relief, it is true, but there would still remain a congestion of houses and of population, pernicious in its effects upon the health and strength of the present and future generations of urban workers.

1. 1901 Census figures.

CHAPTER III.

THE FACTS OF OVERCROWDING AS EVIDENCED BY THE CENSUS RETURNS, 1891-1901.

The evils arising from overcrowding are both physical and moral, and are cumulative in effect. Their seriousness has rarely been questioned, and therefore it is hardly necessary to spend time over the proving of what is universally admitted. One word of warning may be given, namely, that a correct analysis of the conditions of overcrowding will not underestimate, but, on the other hand, not overestimate their seriousness. The method of investigation which draws its conclusions from extreme cases may provide vivid "copy," but is not calculated to give an accurate and comprehensive understanding of the situation as a whole, upon which alone action should be based. For this reason, I have chosen to pass by much interesting matter detailing conditions in particular localities, preferring the less attractive but really more valuable statistical treatment.

In making enquiry into the extent of overcrowding in this country, the Census Returns for 1891 and 1901 afford statistical material of the highest value. Unfortunately, this material does not go back earlier than 1891, the Census of that year being the first one to make investigation into the extent of overcrowding. Each county return now contains classified information as to the number of people occupying tenements of one, two, three, or four rooms in each urban and rural district.¹ An overcrowded tenement is officially defined as one inhabited by more than two

1. The *Summary Tables* (1901 Returns, Appendix A, Table 42) give the total number of persons overcrowded and the percentage of overcrowding in the case of the metropolitan and county boroughs and several of the more important municipal boroughs and urban districts.

persons to a room. Thus a tenement of three bed-rooms and one living-room is not deemed overcrowded unless occupied by nine or more persons. The division is an artificial one, but possesses the merit of simplicity, and, under normal circumstances, cannot be regarded as too strict. It is necessarily defective in that it does not take into account the superficial area or the cubical capacity of the rooms, and hence a three roomed tenement, containing two large bedrooms with sleeping accommodation for eight persons may be less crowded, in reality, than a four roomed one with small rooms and occupied by the same number of people; nevertheless, the Census Returns represent the former alone as overcrowded. This defect, however, is not a serious one, for, in the vast majority of cases, the rooms of the class of houses dealt with are quite small. Nor is the omission from the calculations of tenements with more than four rooms of any importance; the overcrowding that exists in tenements (as distinguished from houses) of five rooms and more would probably not have affected the figures appreciably.

Though rural districts are by no means free from overcrowding, it is in the urban districts, of course, that the greatest number of people is affected. Accordingly, in the first place, a table is presented showing the extent of overcrowding, at the date of the 1901 Census, in some eighty-four urban districts, arranged in decreasing order of population. This table does not include the London boroughs.

TABLE X.

CENSUS (1901) OVERCROWDING IN THE COUNTY BOROUGH
OF ENGLAND AND WALES, INCLUDING ALSO OTHER
URBAN DISTRICTS HAVING A POPULATION OF MORE THAN
50,000.

(The Boroughs and Districts are arranged in
decreasing order of population.)

C.B. = County Borough; M.B. = Municipal Borough;
U.D. = Other Urban Districts.

Locality.	Nature of administrative area.	1 Population.	2 Number of people living in overcrowded tenements.	3 Percentage of population living in overcrowded tenements.	4 Total number of inhabited tenements.	5 Number of overcrowded tenements.	6 Percentage of overcrowded tenements.
Liverpool, City of	C.B.	684,958	54,390	7·94	138,845	8,983	6·47
Manchester, City of	C.B.	543,872	34,147	6·28	112,854	4,516	4·00
Birmingham, City of	C.B.	522,204	53,936	10·33	109,942	6,991	6·35
Leeds, City of	C.B.	428,968	43,239	10·08	95,406	6,086	6·37
Sheffield, City of	C.B.	380,793	36,159	9·50	80,341	4,789	5·96
Bristol, City of	C.B.	328,945	11,687	3·55	71,215	1,817	2·55
Bradford, City of	C.B.	279,767	40,896	14·62	64,616	5,930	9·17
West Ham	C.B.	267,358	24,790	9·27	56,390	3,658	6·48
Hull, City of	C.B.	240,259	14,709	6·12	53,057	1,903	3·58
Nottingham, City of	C.B.	239,743	8,761	3·65	53,389	1,160	2·17
Salford	C.B.	220,957	16,653	7·54	45,541	2,278	5·00
Newcastle-upon-Tyne, City of	C.B.	215,328	65,605	30·47	44,600	10,196	22·86
Leicester	C.B.	211,579	2,217	1·04	46,162	332	0·71
Portsmouth	C.B.	188,133	2,241	1·19	41,489	378	0·91
Bolton	C.B.	168,215	10,927	6·50	36,177	1,328	3·67
Cardiff	C.B.	164,333	4,802	2·92	33,824	720	2·12
Sunderland	C.B.	146,077	43,976	30·10	30,833	6,658	21·59
Oldham	C.B.	137,246	10,191	7·43	30,058	1,224	4·07
Croydon	C.B.	133,895	3,673	2·74	28,807	568	1·97
Blackburn	C.B.	127,626	5,007	3·92	27,566	557	2·02
Brighton	C.B.	123,478	3,793	3·07	28,846	695	2·40
Willesden	U.D.	114,811	13,312	11·59	25,657	2,057	8·01
Rhondda	U.D.	113,735	5,660	4·98	21,619	777	3·59
Preston	C.B.	112,989	2,980	2·64	24,341	335	1·37
Norwich, City of	C.B.	111,733	3,732	3·34	25,585	507	1·98
Birkenhead	C.B.	110,915	5,564	5·02	22,167	830	3·74
Gateshead	C.B.	109,888	37,957	34·54	22,835	5,668	24·82
Plymouth	C.B.	107,636	21,735	20·19	25,369	3,809	15·01
Derby	C.B.	105,912	1,252	1·18	23,230	173	0·77
Halifax	C.B.	104,936	15,201	14·49	25,030	2,382	9·51

TABLE X.—*continued.*

Southampton	C.B.	104,824	2,213	2.11	23,048	370	1.60
Tottenham	U.D.	102,541	5,835	5.69	21,910	941	4.29
Leyton	U.D.	98,912	2,548	2.58	20,659	373	18.05
South Shields	C.B.	97,263	31,529	32.42	21,252	4,783	22.50
Burnley	C.B.	97,043	6,931	7.14	21,279	928	4.36
East Ham	U.D.	96,018	2,480	2.58	20,189	373	1.84
Walthamstow	U.D.	95,131	3,173	3.33	19,830	458	2.30
Huddersfield	C.B.	95,047	12,245	12.88	22,409	1,914	8.54
Swansea	C.B.	94,537	5,261	5.57	19,455	694	3.56
Wolverhampton	C.B.	94,187	4,398	4.67	19,495	578	2.96
Middlesbrough	C.B.	91,302	9,939	10.89	17,942	1,242	6.92
Northampton	C.B.	87,021	845	0.97	13,846	112	0.81
Walsall	C.B.	86,430	4,485	5.19	17,308	542	3.13
St. Helens	C.B.	84,410	9,166	10.86	15,390	1,076	6.99
Rochdale	C.B.	83,114	6,057	7.29	20,233	848	4.19
Stockport	C.B.	78,897	3,929	4.98	18,090	509	2.81
York, City of	C.B.	77,914	4,239	5.44	16,862	598	3.54
Aston Manor	U.D.	77,326	3,921	5.07	16,539	503	3.04
Reading	C.B.	72,217	886	1.23	15,074	121	0.80
Hornsey	U.D.	72,056	1,438	2.00	15,571	232	1.49
Devonport	C.B.	70,437	12,243	17.38	15,530	2,183	14.05
Coventry, City of	C.B.	69,978	3,338	4.77	15,743	466	2.96
Merthyr Tydfil	U.D.	69,228	8,414	12.15	13,317	1,074	8.06
Newport (Mon.)	C.B.	67,270	1,946	2.89	13,487	285	2.11
Ipswich	C.B.	66,630	758	1.14	14,729	107	0.07
Hastings	C.B.	65,528	1,886	2.88	14,600	306	2.09
West Bromwich	C.B.	65,175	6,645	10.20	13,030	866	6.64
Warrington	C.B.	64,242	2,438	3.80	12,381	294	2.37
Grimby	C.B.	63,138	1,204	1.91	13,574	162	1.19
West Hartlepool	M.B.	62,627	6,950	11.10	12,459	908	7.28
Hanley	C.B.	61,599	2,331	3.78	12,272	273	2.22
Wigan	C.B.	60,764	8,124	13.38	11,421	996	8.72
Bootle	C.B.	58,556	3,529	6.03	11,247	578	5.13
Bury	C.B.	58,029	3,319	5.72	12,800	404	3.15
Barrow-in-Furness	C.B.	57,586	5,825	10.12	10,313	810	7.85
King's Norton & North- field	U.D.	57,122	869	1.52	11,591	108	0.93
Smethwick	M.B.	54,539	1,702	3.12	11,139	217	1.94
Rotherham	M.B.	54,349	4,578	8.42	10,894	541	4.96
Wallasey	U.D.	53,579	817	1.52	11,245	107	0.95
Handsworth	U.D.	52,921	767	1.45	11,294	101	0.89
Stockton-upon-Tees	M.B.	51,478	5,175	10.05	10,212	664	6.50
Tynemouth	M.B.	51,366	15,777	30.71	11,000	2,541	23.10
Great Yarmouth	C.B.	51,316	936	1.82	11,882	111	0.93
Burton-upon-Trent	C.B.	50,386	862	1.71	10,519	102	0.97
Bath, City of	C.B.	49,839	2,228	4.47	11,733	353	3.00
Oxford, City of	C.B.	49,336	678	1.37	10,955	96	0.87
Lincoln, City of	C.B.	48,784	763	1.56	11,016	98	0.89
Dudley	C.B.	48,733	8,519	17.48	10,077	1,092	10.83
Gloucester, City of	C.B.	47,955	1,135	2.37	10,342	151	1.46
Exeter, City of	C.B.	47,185	2,279	4.83	10,806	368	3.40
Bournemouth	C.B.	47,003	290	0.62	9,398	50	0.53
Worcester, City of	C.B.	46,624	1,973	4.23	10,718	273	2.54
Chester, City of	C.B.	38,309	2,205	5.76	8,108	288	3.55
Canterbury, City of	C.B.	24,899	541	2.17	5,283	81	1.53

To facilitate the study of the foregoing, another table follows in which the eighty-four urban districts are arranged accordingly to the intensity of overcrowding within their areas, the number of the population of each district being again added, so that constant cross-reference to the former table may not be necessary.

TABLE XI.

CENSUS (1901) OVERCROWDING. REARRANGEMENT OF THE
URBAN DISTRICTS, NAMED IN THE PREVIOUS TABLE,
ACCORDING TO INTENSITY OF OVERCROWDING.

Over 10 per cent.

	Per. Cent.	Population
Gateshead	34·54	109,888
South Shields... ..	32·42	97,263
Tynemouth	30·71	51,366
Newcastle upon Tyne	30·47	215,328
Sunderland	30·10	146,077
Plymouth	20·19	107,636
Dudley	17·48	48,733
Devonport	17·38	70,437
Bradford	14·61	279,767
Halifax	14·49	104,936
Wigan	13·38	60,764
Huddersfield	12·88	95,047
Merthyr Tydfil... ..	12·15	69,228
Willesden	11·59	114,811
West Hartlepool	11·10	62,627
Middlesbrough	10·89	91,302
St. Helens	10·86	84,410
Birmingham	10·32	522,204
West Bromwich	10·20	65,175
Barrow-in-Furness	10·12	57,586
Leeds	10·08	428,968
Stockton-upon-Tees	10·05	51,478

TABLE XI.—*continued.*

Between 5 and 10 per cent.

				Per. Cent.	Population.
Slackfield	...	...	...	9.50	380,793
West Ham	...	...	...	9.27	267,358
Rotherham	...	...	...	8.42	54,349
Liverpool	...	...	...	7.94	684,958
Salford...	...	...	...	7.54	220,957
Oldham	...	...	...	7.42	137,246
Rochdale	...	...	...	7.29	83,114
Burnley	...	...	...	7.14	97,043
Bolton...	...	...	...	6.50	168,215
Manchester	...	...	...	6.28	543,872
Hull	...	...	...	6.12	240,259
Bootle	...	...	...	6.03	58,556
Chester...	...	...	...	5.76	38,309
Bury	...	...	...	5.72	58,029
Tottenham	...	...	...	5.69	102,541
Swansea	...	...	...	5.57	94,537
York	...	...	...	5.44	77,914
Walsall	...	...	...	5.19	86,430
Aston Manor	...	...	...	5.07	77,326
Birkenhead	...	...	...	5.02	110,915

Not over 5 per cent.

				Per. Cent.	Population.
Stockport	...	...	...	4.98	78,897
Rhondda	...	...	...	4.98	113,735
Exeter...	...	...	...	4.83	47,185
Coventry	...	...	...	4.77	69,978
Wolverhampton	...	...	...	4.67	94,187
Bath	...	...	...	4.47	49,839
Worcester	...	...	...	4.23	46,624

TABLE XI.—*continued.*

Blackburn	...	...	...	3·92	...	127,626
Warrington	...	...	...	3·80	...	64,242
Hanley...	...	...	...	3·78	...	61,599
Nottingham	...	...	...	3·65	...	239,743
Bristol...	...	...	...	3·55	...	328,945
Norwich	...	...	...	3·34	...	111,733
Walthamstow...	...	...	...	3·33	...	95,131
Smethwick	...	...	...	3·12	...	54,539
Brighton	...	...	...	3·07	...	123,478
Cardiff...	...	...	...	2·92	...	164,333
Newport	...	...	...	2·89	...	67,270
Hastings	...	...	...	2·88	...	65,528
Croydon	...	...	...	2·74	...	133,895
Preston	...	...	...	2·64	...	112,989
East Ham	...	...	...	2·58	...	96,018
Leyton...	...	...	...	2·58	...	98,912
Gloucester	...	...	...	2·37	...	47,955
Canterbury	...	...	...	2·17	...	24,899
Southampton	...	...	...	2·11	...	104,824
Hornsey	...	...	...	2·00	...	72,056
Grimsby	...	...	...	1·91	...	63,138
Great Yarmouth	...	...	...	1·82	...	51,316
Burton upon Trent	...	...	...	1·71	...	50,386
Lincoln	...	...	...	1·56	...	48,784
King's Norton and Northfield	...	...	...	1·52	...	57,122
Wallasey	...	...	...	1·52	...	53,579
Handsworth	...	...	...	1·45	...	52,921
Oxford...	...	...	...	1·37	...	49,336
Reading	...	...	...	1·22	...	72,217
Portsmouth	...	...	...	1·19	...	188,133
Derby ...	...	...	...	1·18	...	105,912
Ipswich	...	...	...	1·14	...	66,630
Leicester	...	...	...	1·04	...	211,579
Northampton	...	...	...	·97	...	87,021
Bournemouth	...	...	...	·62	...	47,003

It is evident from these tables that the percentage of overcrowding in the urban districts of England and Wales varies in a most remarkable manner. From the '62 per cent of Bournemouth to the 34·54 per cent of Gateshead is a far cry. One of the most striking features is the position occupied by the group of towns comprising Gateshead, South Shields, Tynemouth, Newcastle-upon Tyne, and Sunderland; the extent to which overcrowding is prevalent in these five towns, all situated within comparatively short distances of one another, far exceeds that of any other urban districts in the country outside London. And it should be noticed that the other more important urban districts of the same area, West Hartlepool, Middlesbrough, and Stockton-upon-Tees, all occupy high places in the second table. Contrasts, often surprising, are afforded in abundance, as, for example, Portsmouth with 1·19 and Plymouth with 20·19 per cent.; Blackburn with 3·92, or Warrington with 3·80, and Wigan with 13·38 per cent. Where overcrowding affects less than five per cent. of the population, it cannot be considered to be very serious, and it is a matter for congratulation that so many towns, forty-two out of the eighty-four named in the table, were in this position in 1901. Of the remaining forty-two, twenty had between five and ten per cent., fourteen between ten and fifteen per cent., two between fifteen and twenty per cent., one between twenty and twenty-five per cent., and five between thirty and thirty-five per cent. The towns with more than five per cent. are, with one or two exceptions, industrial centres; nearly all places with little industrial development show less than five per cent. But the latter do not monopolise the third division of Table XI. to anything like the same extent that industrial towns do the first and second divisions, for quite a number of manufacturing and shipping towns are included. In spite of

their large masses of population the great provincial cities do not rank among the towns of highest percentage.¹ Birmingham is eighteenth on the list, Leeds twenty-first, Sheffield twenty-third, Liverpool twenty-sixth, and Manchester thirty-second. On the other hand, some of the small towns occupy high places, as Tynemouth third, Dudley seventh, Wigan eleventh, and so on. An examination of Table X. will reveal a number of instances where towns of considerable size contain far less overcrowding, absolutely and not merely comparatively, than much smaller towns. Thus, at the 1901 Census, Liverpool, with 685,000 inhabitants, contained 54,390 persons living in overcrowded tenements, while Newcastle-upon-Tyne, with less than a third of the population, contained no less than 65,605 persons so situated; Leicester, with 212,000 inhabitants, contained 2,217 as compared with 12,245 in Huddersfield out of a total population of little more than 95,000. These anomalies are reflected, of course, in the percentage figures, and if the latter be carefully compared with the corresponding population statistics, the cases just mentioned will be found to be supplemented by many others, not always affording such extreme contrasts, but still enough to show clearly that variations in intensity of overcrowding do not coincide with variations in size of population. Still, though there is not a formal and complete co-incidence of this kind—very far from it—the fact must not be overlooked that a certain statistical relationship does exist between the two. This is indicated by the summary

1. On the contrary, the administrative county of London, taken as a single city, would rank seventh: one of the boroughs composing it (Finsbury) would rank at the head of the table, while seven other boroughs would stand before Plymouth which is sixth on the table now being considered. But London or its boroughs can hardly be treated as on all fours with the other cities, and, to mark my sense of this difference, I have postponed the metropolitan statistics of overcrowding to a subsequent table.

now presented. The urban districts of Table XI. have been arranged in three groups representing large towns, medium-sized towns, and small towns respectively, and in each group is shown the number of towns with more than five per cent. of overcrowding, also of those with less than that proportion, this percentage being taken as roughly marking off the milder from the more serious cases.

Population of Urban Districts.		Number of Urban Districts	
		With more than five per cent. of overcrowding.	With less than five per cent. of overcrowding.
1.	200,000 and upwards	... 11	... 2
2.	50,000 to 200,000	... 29	... 32
3.	Less than 50,000	... 3	... 7

The third group includes only county boroughs, neither municipal boroughs nor other urban districts with a population of less than 50,000 inhabitants having been included in the previous table from which this summary has been made. If such had been taken into account, the preponderance of less serious cases (under 5 per cent) in this group would have been more marked than it is in the foregoing table. In this country, then, overcrowding is more frequently serious in large than in medium-sized towns, and in medium-sized than in small towns. This is due to the fact that, generally speaking, the development of the urban factory system was the main cause of the growth in size of the towns. The more fully the system was developed in any locality, the more extensive became the population, the more intense the concentration of industry and of labour, and therefore the more urgent the demand for workshop and house room within the limits of the working area. Moreover, the wider the industrial development, the greater was the immigration of those in search of employment, and the larger became the proportion of unskilled

and irregularly employed labour to the population. As these movements were directly productive of overcrowding, the evil naturally established itself wherever they took place, and the more effective they were, the more intense did it tend to become: if they had been able to act without being affected by other forces, no doubt there would have resulted a descending gradation of intensity of overcrowding from large to medium and from medium to small-sized towns. However, other powerful influences were at work, disturbing such a result, but the evidence of the summary argues the existence of such a tendency. As a matter of fact, the actual amount of overcrowding in any town is not the product of a single cause or of a simple combination of causes. It is the net product of a very complex *conjunctur*, if I may use that word in a wide sense. Diverse forces, moral, intellectual, political, economic and social, have operated, in the different local communities, with varying degrees of influence upon the mode of development, and the extent to which improper housing conditions have developed has depended upon the mutual relationship and comparative strength of these forces.

For instance, the dimensions of the urban overcrowding that grew up in the early years of the nineteenth century were undoubtedly affected by the varying efficiency of local sanitary administration. Perhaps it would be more accurate to say *inefficiency*, for there was little semblance of method, or effective organisation in the local government of the period. Towns wherein rapid industrial development was associated with inept local government were almost inevitably marked out for serious overcrowding. The inefficient local government of a century ago must be held responsible, to no light degree, for the housing problem with which this nation has been struggling for more than fifty years.

Again, the character and training of the people must surely be admitted to have some bearing upon the growth of overcrowding. There are differences of civilisation not only between one nation and another but even within the limits of the same nation. Any student of social conditions will have no difficulty in recalling instances of striking contrasts in the manners and morals of the natives of districts within a few miles of one another. As the standard of comfort in living tends to vary, in part, at any rate, with the standard of civilisation, the lower the latter the more likely that overcrowding and insanitation will flourish. In the more undeveloped communities, less power of resistance exists because the evil of these conditions is not so fully realised as in the more progressive ones.¹

Further, general character is strongly influenced by the nature of daily occupation: work that calls for little exercise of the higher mental powers and that has to be performed under unpleasant conditions is admitted to exercise a deadening effect upon both mental and moral faculties, though, sometimes, this is combated by external social and religious influences. Certainly, whatever affects the mental or moral position of a community, tends to facilitate, or otherwise, the establishment of unfavourable conditions of living. In the case of several towns situated on the Northumberland and Durham coal-field, the existence of an extraordinary degree of overcrowding has been noted, and, from the point of view now taken, it is reasonable to presume that the nature of the predominant industry of this region has played some part in promoting and perpetuating such a condition—the extent

1. The influence in this direction exerted by the pauper alien settlements, to which reference has already been made, must be taken into account under this head.

of its influence it is impossible to estimate, but, whether small or great, it should be taken into account.¹

Indirect reference has been made to the increase in value of urban land brought about by industrial progress, and it may now be noted that, owing to differences in industrial development and to other causes, the average value of urban land, occupying similar positions, has varied, and continues to vary considerably from town to town, much more than do the rate of wages and the cost of living. It follows that house rent for the same class of accommodation must stand at a higher level in one town than in another, and therefore that, unless they are able and willing to devote a larger proportion of their income to rent, the inhabitants of the former will be obliged to content themselves with less house accommodation: there is an inducement to overcrowd.

In tracing out reasons for the variation in the intensity of urban overcrowding, the fecundity of marriage should also be taken into account. The average size of family among the labouring classes occasionally varies considerably from locality to locality. Wherever this is the case,

1. The North of England, as shown in the summary below, embraced, at the time of the 1901 Census, 37 urban districts, which were either county boroughs or had a population of not less than 50,000 inhabitants each: 29 of these (78½ per cent.) contained over 5 per cent. of overcrowding. The corresponding figures for the Midlands were 5 out of 18 (27½ per cent.), and for the South (including S. Wales, but excluding the Metropolis) 8 out of 29 (27½ per cent.).

England and Wales.	Number of County Boroughs, and Urban Districts of more than 50,000 inhabitants.		
	With more than 5 % of Overcrowding.	With less than 5 % of Overcrowding.	
Northern Section	29	...	8
Midland Section	5	...	13
Southern Section (including S. Wales) ...	8	...	21

It seems impossible to explain satisfactorily so marked a difference in the percentage figures without adding, to the consideration of the relative effects of industrial progress, efficiency of local administration, and so forth, some recognition of the influence of temperament and of occupation.

other things being equal, a heavier proportion of overcrowding is likely to result. A moment's digression may be pardoned here to observe that family overcrowding, uncomplicated by the presence of lodgers or by residence in tenement houses, is a comparatively mild form of the evil, and the greater proportion it bears to overcrowding in general, the less serious is the urgency of the problem.¹

Attention was called by the Report of the Royal Commission of 1884-85 to the increase of overcrowding arising, particularly in London, from the fact that large numbers of the poorest class frequently migrate from tenement to tenement within the same district, and thereby stimulate the growth of rents, inasmuch as the demand for accommodation is thus artificially increased, and rents have to cover a larger insurance against the risks of vacancy and of defaulting tenants. The same Commission had information placed before them as to the farming out of houses under the leasehold system, which seems to be conclusive that, in the hands of careless or unprincipled lessees, very bad housing conditions, indeed, may result therefrom.² One ought also to note the evidence contained in this very valuable report as to the accentuation of overcrowding produced by the administration of the Artizans' Dwellings Acts of 1875 and subsequent years. The testimony adduced established as a fact that the clearing of insanitary areas under these Acts increased the overcrowding it was intended to relieve. The inhabitants, expelled from the cleared areas, crowded into the surrounding neighbourhoods, intensifying overcrowding where it already existed, introducing it where it did not exist, forming new slums, and spreading the contagion of sani-

1. But, of course, the conditions would still need remedying.

2. See also reference to "farming" in the Township of Manchester, Appendix A.

tary immorality more widely than ever. In so far as any of these—migratory habits, farming out of houses, administration of the 1875 Cross Act—prevail, or have prevailed, in one place more than in another, the more severe is overcrowding in that place likely to be unless their influence has been combated by opposing forces able to modify their power for evil.

From what has been advanced in this and the preceding chapters, it will be clear that, in seeking an explanation of urban overcrowding, with its singular variation in intensity, the complex operation of very diverse forces and the influence of very different conditions must be recognised. As these forces and conditions have varied, in the past, from place to place, both as regards their degree of individual effectiveness and the manner in which they have been combined, so the intensity of overcrowding has varied.

The present condition of overcrowding in London may now be presented in the same tabular form as used for the provinces. As will be seen from the foot of the table, the Administrative County of London contained, at the date of the 1901 Census, 726,096 persons living in overcrowded conditions, or 16·01 per cent. of the population. Of the constituent boroughs, Finsbury stood first with 35·21 per cent. of overcrowding, and Lewisham last with 2·68 per cent.; only eight boroughs fell below ten per cent., and only two of these below five per cent.

TABLE XII.

CENSUS (1901). OVERCROWDING IN THE METROPOLITAN
BOROUGHES AND IN THE ADMINISTRATIVE COUNTY OF
LONDON.

Borough.	Population.	Number of People living in Overcrowded Tenements.	Percentage of Population living in Overcrowded Tenements.	Total Number of Inhabited Tenements.	Number of Overcrowded Tenements.	Per- centage of Over- crowded Tenements
Finsbury	101,463	35,723	35·21	24,097	6,373	26·45
Stepney	298,600	99,179	33·21	61,113	15,541	25·43
Shoreditch	118,637	35,529	29·95	27,031	6,272	23·20
Bethnal Green	129,680	38,410	29·62	28,209	6,384	22·63
Holborn	59,405	14,875	25·04	13,790	2,783	20·18
Southwark	206,180	46,073	22·35	47,808	8,133	17·01
St. Pancras	253,317	56,423	23·98	57,045	10,158	17·81
St. Marylebone	133,301	28,147	21·12	31,623	5,180	16·38
Bermondsey	130,760	25,726	19·67	29,073	4,307	14·81
Islington	334,991	56,948	17·00	79,129	10,071	12·73
Poplar	168,822	27,700	16·41	35,787	4,414	12·33
Kensington	176,628	26,207	14·84	38,349	4,599	11·99
Chelsea	73,842	10,659	14·43	17,467	1,914	10·96
Paddington	143,976	19,531	13·57	33,661	3,404	10·11
Westminster	183,011	23,856	13·04	41,344	4,346	10·54
Lambeth	301,895	36,904	12·22	70,887	6,548	9·24
Hammersmith	112,239	13,192	11·75	25,810	2,185	8·47
Battersea	168,907	18,381	10·88	38,987	3,032	7·78
City of London	26,923	2,921	10·85	5,339	504	9·44
Fulham	137,289	14,892	10·85	32,137	2,341	7·28
Hackney	219,272	22,332	10·18	48,794	3,684	7·55
Camberwell	259,339	25,012	9·64	56,985	4,073	7·15
Deptford	110,398	9,999	9·06	24,615	1,667	6·77
Greenwich	95,770	7,947	8·30	19,702	1,199	6·08
Woolwich	117,178	7,727	6·59	24,585	1,243	5·01
Hampstead	81,942	5,215	6·36	16,998	864	5·08
Stoke Newington ...	51,247	2,835	5·53	11,824	497	4·20
Wandsworth	232,034	10,377	4·45	49,756	1,525	3·06
Lewisham	127,495	3,416	2·68	27,701	535	1·93
London (Adminstr. Co.)	4,536,541	726,096	16·01	1,019,646	124,773	12·24

The forces favouring overcrowding have had a full and free course in London. When the influence of the Industrial Revolution first began to be felt, it was already a large city, and, starting from such a level, its growth under the new stimulus proceeded by leaps and bounds. Rural migration brought to it an enormous amount of country labour, and there was also a certain migration from other towns. Its municipal government was as confused, as inefficient, and as inadequate as well could be, and this state may be said to have continued for many years. In fact, nearly every cause that favoured the extension of overcrowding in the provincial centres operated, but with greater effect, in London. Accordingly, very serious overcrowding resulted: in 1901 there were as many overcrowded persons within the limits of its administrative county as in the whole of the forty-nine most populous provincial urban districts of England and Wales, as enumerated in Table X.

One point in connection with the distribution of urban overcrowding, whether in or outside London, that has not been dealt with so far, may be briefly noticed, viz., the distribution of overcrowding among the various kinds of small tenements. As an illustration I reclassify, from this point of view, the overcrowding statistics of eight important towns, tabulating the results in the following manner.

TABLE XIII.

THE DISTRIBUTION OF OVERCROWDING AMONG THE VARIOUS CLASSES OF SMALL TENEMENTS IN CERTAIN COUNTY BOROUGH, 1901.

Each number represents the percentage of overcrowded persons (based upon the *overcrowded* population of the borough) living in tenements of the class named.

Tenements of	Liverpool. Per cent.	Manchester. Per cent.	Leeds. Per cent.	Newcastle- upon-Tyne. Per cent.	Birmingham. Per cent.	Bristol. Per cent.	Plymouth. Per cent.	West Ham. Per cent.
One Room... ..	18	5	3	16	1	12	22	9
Two Rooms	29	22	36	48	8	27	48	21
Three Rooms	32	15	36	26	78	34	20	41
Four Rooms	21	58	25	10	13	27	10	29

In Birmingham, the proportion of overcrowding that exists in one-roomed tenements is surprisingly low when compared with that in some of the other towns: Liverpool reaches 18 per cent., and Plymouth the still higher figure of 22 per cent. Birmingham favours this class of house to a much less degree than either of the other towns, containing only 1,085 of them as compared with 8,257 for Liverpool, and 4,338 for Plymouth. In the first-named city, seventy-eight per cent. of the overcrowding occurs in three-roomed tenements: Manchester's overcrowding inclines toward the four-roomed, that of Newcastle-upon-Tyne and Plymouth toward the two-roomed tenements. Taking the towns generally, the great bulk of the overcrowding is to be found in two and three-roomed tenements, through the *proportion* of overcrowded *tenements* attains its maximum in the classes of one and two-roomed houses, as appears from the further table now inserted. It will be noticed from the table how in each case, with one slight exception, the proportion of overcrowded tenements decreases as we pass from the smaller to the larger dwellings.

TABLE XIV.

THE PROPORTION OF OVERCROWDED TENEMENTS IN EACH CLASS OF SMALL DWELLINGS (ONE TO FOUR ROOMS), 1901.

Tenements of	Proportion of overcrowded tenements of one, two, three, and four rooms to the total number of tenements in each class.							
	Liver- pool.	Man- chester.	Leeds.	Newcastle- on-Tyne.	Bir- m'gham.	Bristol.	Ply- mouth.	West Ham.
	%	%	%	%	%	%	%	%
One Room	30	21	30	56	14	11	31	25
Two Rooms	24	19	22	42	18	8	24	17
Three Rooms	17	13	12	19	16	8	16	12
Four Rooms	4	4	5	9	5	4	8	6

Such analyses, extended to cover the whole country, ought to be useful in enabling an exact idea of the real nature and locale of overcrowding to be ascertained, especially if they could be based upon more comprehensive statistics than are at present available. A municipal census of overcrowding, carried on simultaneously throughout the land, would be most helpful in the solution of the housing problem.

In estimating the gravity of overcrowding in any particular town, there are considerations beyond any yet presented, of which it is desirable to take account, and to two of these a passing allusion may be made. As regards the first, common report nearly always associates urban overcrowding with "slum" areas, and, in most cases, correctly, but it is worthy of notice that a high percentage of overcrowding may exist in a town with a comparatively small amount of "slum" area in the strict sense of the word: I believe this to be so, for instance, at Huddersfield. As regards the second consideration, there are certain cases in which overcrowding, while altogether undesirable, cannot be considered as gross in character, un-

less, indeed, some (at present) impracticable standard of house accommodation be set up and comparison made therewith. The Census Returns, as already observed, do not class any tenement as overcrowded unless its inmates average out to more than two individuals per room. This allows two persons to a one-roomed, four persons to a two-roomed, six to a three-roomed, and eight to a four-roomed dwelling. Starting from this basis, it may fairly be argued that an addition of one person to the occupants of each of the first three classes of tenements, and of two to the fourth would not represent *gross* overcrowding. Now, in Bradford (Yorkshire), which is selected as a typical overcrowded town, there were, at the date of the 1901 Census,

783 persons occupying one-roomed tenements, 3 to a tenement.

6,230 persons occupying two-roomed tenements, 5 to a tenement.

7,952 persons occupying three-roomed tenements, 7 to a tenement.

4,783 persons occupying four-roomed tenements, 9 and 10 to a tenement.

19,748

Thus out of the 40,896 overcrowded inhabitants of this city, 19,748 fell in the class of comparatively mild overcrowding, reducing the percentage of those living under more extreme conditions from 14.61 to 7.55. Such an analysis, worked out for all overcrowded districts, would probably reveal the fact that the worst kind of overcrowding, the sort which the newspapers delight in sketching before the eyes of their readers, is of much less extent in the towns than it is common to assume. But any kind of overcrowding is regrettable, and, in indicating the lines

of such an investigation, my object is solely to point out that the extent of the grosser forms of the evil is not so great as to entirely discourage hope of successful treatment.

In studying overcrowding statistics, more emphasis, perhaps, should be laid upon the extent of that portion of the overcrowded population which is in excess of the accommodation provided in the dwellings so occupied; certainly the evil appears more manageable when this is done. To illustrate, Bradford contained 40,896 overcrowded persons (1901); the dwellings occupied by these would have accommodated 29,766 without overcrowding, the mischief being caused, therefore, by an excess of 11,130 persons, representing 3·97 per cent. of the total population. Omitting the less severe cases of overcrowding,¹ the number falls to 7,816 and the percentage to 2·79, so that 2·79 per cent. of the population produced all the serious overcrowding that existed within the limits of the city at the date of the last Census. Dr. Hamer's report, in 1899, as Assistant Medical Officer of Health to the London County Council, drew attention to another fact, very important if it be at all characteristic, and which should be studied alongside of the foregoing, namely, that in certain London parishes (St. Pancras and Kensington) about one third of the cases of overcrowding in tenements arose from misuse of the space available, that is to say, by a rearrangement of the sleeping accommodation, without any displacement of families, overcrowding could have been reduced by that amount.

Additional encouragement is to be derived from the comparison of the statistics of the last two censuses, which shows not only a general decrease in the percentage of urban overcrowding but also, in numerous towns, an actual decrease in amount.

1. See above.

TABLE XV.

A COMPARISON OF THE EXTENT OF OVERCROWDING, IN CERTAIN IMPORTANT TOWNS, FOR THE YEARS 1891 AND 1901.

Name of Town.	Percentage of Overcrowding, 1891.	Percentage of Overcrowding, 1901.	Actual Number of Overcrowded Persons, 1891.	Actual Number of Overcrowded Persons, 1901.	Population in 1891.	Population in 1901.	Increase or Decrease of Overcrowded Persons, 1891 to 1901.	Increase or Decrease of Population, 1891 to 1901.
Gateshead	40.78	34.54	...	37,957	85,692	109,888	+ 3,012	+ 24,196
Newcastle-upon-Tyne	35.08	30.47	...	65,605	186,300	215,328	+ 251	+ 29,028
Sunderland	32.85	30.10	...	43,976	131,015	146,077	+ 396	+ 15,062
Plymouth	26.27	20.19	...	21,735	84,248	107,636	- 396	+ 23,388
Halifax	21.31	14.49	...	15,201	89,832	104,936	- 3,942	+ 15,104
Bradford	20.61	14.61	...	40,896	216,361	279,767	+ 3,696	+ 63,406
Huddersfield	19.89	12.88	...	12,245	35,420	95,047	- 6,734	- 373
Leeds	16.46	10.08	...	60,491	43,239	428,968	- 17,252	+ 13,122
St. Helens	15.72	10.86	...	9,166	71,288	84,410	- 2,040	+ 44,091
Birmingham	14.27	10.32	...	68,226	478,113	522,204	- 14,290	+ 10,027
Burnley	12.74	7.14	...	11,085	87,016	97,043	- 4,203	+ 56,550
Sheffield	11.58	9.50	...	37,547	324,243	380,793	- 1,388	+ 53,213
Bolton	11.22	6.50	...	12,903	115,002	168,215	- 1,976	+ 166,978
Liverpool	10.96	7.94	...	56,771	517,980	684,958	- 2,381	+ 5,783
Oldham	10.13	7.42	...	13,317	131,463	137,246	- 3,126	+ 22,818
Salford	9.39	7.54	...	18,605	16,653	220,957	- 1,952	+ 62,455
West Ham	9.34	9.27	...	19,137	24,790	267,358	+ 5,653	+ 11,525
Wolverhampton	9.31	4.67	...	7,695	4,398	94,187	- 3,297	+ 4,188
Swansea	9.25	5.57	...	8,357	5,261	94,537	- 3,096	+ 8,634
Stockport	8.50	4.98	...	5,972	3,929	78,897	- 1,943	+ 38,504
Manchester	8.25	6.28	...	41,692	34,147	543,872	- 7,545	+ 107,367
Bristol	8.03	3.55	...	11,792	11,687	328,945	- 6,105	+ 40,215
Hull	7.86	6.12	...	15,723	14,709	240,259	- 1,014	+ 7,562
Blackburn	7.05	3.92	...	8,464	5,037	127,625	- 3,427	+ 11,058
Birkenhead	6.80	5.02	...	6,790	5,540	110,915	- 1,250	+ 11,763
Norwich	4.91	3.34	...	4,957	3,741	111,733	- 1,216	+ 7,605
Brighton	4.56	3.07	...	5,283	3,793	123,478	- 1,490	+ 35,418
Cardiff	4.31	2.92	...	5,556	4,802	164,333	- 754	+ 5,416
Preston	4.13	2.64	...	4,442	2,980	112,989	- 1,462	+ 25,866
Nottingham	3.62	3.65	...	7,742	8,761	239,743	+ 1,019	+ 31,200
Croydon	2.76	2.83	...	2,834	3,662	133,895	+ 828	+ 11,766
Derby	2.69	1.18	...	2,532	1,252	105,912	- 1,280	+ 36,955
Leicester	2.22	1.04	...	3,876	2,217	211,579	- 1,659	+ 28,882
Portsmouth	1.74	1.19	...	2,770	2,241	188,133	+ 529	+ 324,898
Administrative County of London	19.70	16.01	...	829,765	26,096	4,536,641	- 103,669	...

OVERCROWDING

Number of Occupants of such Tenements					Percentage of Urban Population in such Tenements				
1891		1901			1891		1901		
31	32	33	34	35	36	37	38	39	40
X	A	B	C	Y	X	A	B	C	Y
337,107	147,771	59,604	31,262	238,637	1·61	3·25	·65	·29	·97
922,964	296,659	240,847	231,921	769,427	4·42	6·54	2·63	2·12	3·13
722,532	187,619	256,447	215,713	659,779	3·46	4·14	2·81	1·97	2·68
589,810	94,047	201,440	267,669	563,156	2·82	2·08	2·21	2·45	2·29
—	—	—	—	—	—	—	—	—	—
2,572,413	726,096	758,338	746,565	2,230,999	12·31	16·01	8·30	6·83	9·07

Out of the thirty-five important towns (counting the administrative county of London as one) included in the above table, Nottingham alone showed an increased percentage, but even this was very slight ($\cdot 03$), and the overcrowding of that city still stood, in 1901, at the very moderate level of 3.65 per cent. Only seven of the towns named exhibited an actual increase in the amount of overcrowding, these being Gateshead, Newcastle-upon-Tyne, Sunderland, West Ham, Nottingham, Croydon, and Portsmouth: Gateshead and West Ham were really the only conspicuous instances. In each of the remaining twenty-eight towns, a decrease in the number of overcrowded persons, often quite striking, had taken place, though, in but one case (Huddersfield), had the population diminished. In London, for example, there were, in 1901, 103,669 overcrowded persons less than in 1891, and this notwithstanding an increase in population of 324,798. The table certainly evidences a general decrease in the urban overcrowding of this country, its testimony being corroborated by the more general statistics which follow.

From the preceding, an accurate general idea of the condition of urban housing in 1901 may be gained. Previous tables have afforded detailed information as to London, the County Boroughs, and some of the more populous urban districts that are not county boroughs: these are now supplemented by the present table which summarises and rearranges the statistics for the metropolis and the County Boroughs, and at the same time affords further information concerning the whole of those urban districts not falling within the two classes just mentioned. The totals for 1891 are given also, but, in comparing the two years, it must be remembered that the figures for 1901 are based upon a larger area than those for the earlier year, owing to the conversion of rural into urban districts. For the purpose of accurate comparison, the 1891 figures need to be corrected for the 1901 area; the extent of the correction may be gauged from the fact that the total urban population shown in column 11 would require to be increased by 899,782. It is regrettable that this correction does not appear in the report on the last Census.¹ However, whatever error there may be in the uncorrected figures, it cannot be enough to alter materially the percentages and averages of columns 6, 16, 21, and 36, which may therefore be used, for purposes of comparison, without serious qualification: the alterations required in columns 1, 11, 26, and 31 are, without exception, in the form of increase. The table, as it stands, reveals some most encouraging facts. One-roomed tenements formed, in 1901, but $4\frac{1}{2}$ per cent of all urban tenements, having decreased from 6.16 per cent. in 1891; in spite of the increase of population, their number diminished by not less than

1. The Table presented is based upon tables appearing on page 22 in the *General Report upon the 1891 Census*, and in the *Summary Tables of the 1901 Census* (Nos. X., XI. and XIX.).

27,609 tenements. But 2 per cent. of the urban population lived in such rooms, as compared with 2·89 per cent. in 1891. Further, the average number of occupants sank from 2·24 to 2·03. In urban districts, this class of tenement contained about 100,000 overcrowded persons and nearly 23,000 overcrowded tenements less than in 1891, bringing the percentage of urban overcrowding in the same down from 1·61 to 0·97 per cent. Two-roomed tenements were about stationary in number during the decade, thereby becoming a less important proportion of urban dwellings (10·37 per cent. instead of 12·59); their occupants were reduced by nearly a hundred thousand persons. Instead of 9·38 per cent., 7·58 per cent. of the urban population lived in this kind of tenement, and the average number of occupants per room decreased from 1·77 to 1·67. Twenty three thousand less overcrowded tenements, and over one hundred and fifty three thousand less overcrowded persons, representing a decrease, on the urban population, from 4·42 to 3·13 per cent., mark substantial progress. It is equally pleasing to find that the numbers of three-roomed, four-roomed, and larger houses considerably increased, though at the same time the numbers of overcrowded tenements and persons, at any rate in the three and four-roomed groups, decreased substantially. The percentage of overcrowding (on the total urban population) fell in the group of three-roomed dwellings from 3·46 to 2·68 per cent.; in the group of four-roomed dwellings from 2·82 to 2·29 per cent. Grouping all classes of dwellings together, we find that there were, under overcrowded conditions, at least 55,483 tenements and 341,414 persons less in 1901 than in 1891, representing a decrease of overcrowded persons from 12·31 to 9·07 per cent. of the urban population.

Previous reference has been made, in general terms, to

rural overcrowding, and some of the remarks bearing specially on urban overcrowding apply also to the former. As its statistics are studied, the strange way in which rural overcrowding varies from county to county emphasizes itself in a very puzzling fashion. From the information given in the Census county returns, it would be possible to work out for each county the total amount of overcrowding in its rural districts, and thus to obtain an exact idea of the relation of the various counties to one another in the matter of overcrowding. This is hardly necessary, however, for the purpose of the writer since a general idea can be gained from the county percentages actually appearing in the General Report upon the Census of 1901. This report gives the percentage of overcrowding in each administrative county, including the county boroughs, and also excluding them. The latter figure covers all urban districts outside of county boroughs as well as the rural districts and, therefore, forms a by no means accurate index to the extent of rural overcrowding. Yet it may still be used, in a rough and ready manner, to mark out the counties where rural overcrowding is prominent. With this percentage, then, as the basis of arrangement, the counties with more than five per cent. of overcrowding in 1901 fall into the following order:—Northumberland (32·09% of overcrowding), Durham (28·48%), West Riding of Yorkshire (10·32%), Pembrokeshire (9·72%), Cumberland (8·53%), Denbighshire (7·89%), Shropshire (7·42%), Staffordshire (7·38%), Monmouthshire (7·04%), Flintshire (6·68%), Anglesey (6·17%), Worcestershire (5·68%), Rutlandshire (5·31%), Carmarthenshire (5·21%), Middlesex (5·14%), West Suffolk (5·14%), North Riding of Yorkshire (5·09%), and Lancashire (5·08%).¹ It may be remarked, in passing,

1. London (with 16·01 %) would stand third, but has been excluded because it contains no rural districts. For verification of these figures see *General Report, Census 1901*, Table 42.

that in each of these counties the percentage of overcrowding in 1901 was appreciably lower than that of the previous census. The assortment of counties to be found above the dividing line taken of five per cent. is a very varied one. Detailed statistics of rural overcrowding for each county will not be attempted here, but a selection has been made, the study of which may prove profitable. The percentages given have been calculated from the data of the 1901 Census, and counties representative of mining, manufacturing and agriculture, have been included: two (Middlesex and Buckinghamshire) have been added because of their proximity to London.

TABLE XVII.

CENSUS (1901) OVERCROWDING IN THE RURAL DISTRICTS
OF CERTAIN COUNTIES OF ENGLAND AND WALES.

LANCASHIRE.

Rural District.	Population.	No. of People Living in Overcrowded Tenements.	Percentage of Population Living in Overcrowded Tenements.	Total No. of Inhabited Tenements.	No. of Overcrowded Tenements.	Percentage of Overcrowded Tenements.
Wigan	6,045	606	10·02	1,215	73	6·00
Leigh	8,410	695	8·26	1,752	78	4·45
Limehurst	10,338	747	7·22	2,167	80	3·69
Whiston	18,961	1,351	7·12	3,311	162	4·89
Burnley	16,589	1,179	7·10	3,656	147	4·02
Warrington	10,496	700	6·66	2,065	84	4·06
West Lancashire	26,645	1,493	5·60	5,336	194	3·63
Bury	8,088	421	5·20	1,771	48	2·71
Chorley	19,310	950	4·92	3,958	102	2·57
Sefton	9,384	358	3·81	1,798	47	2·61
Barton-upon-Irwell	8,065	301	3·73	1,745	32	1·83
Blackburn	9,828	352	3·58	2,156	38	1·76
Lancaster	8,837	247	2·79	1,834	33	1·79
Clitheroe	6,726	157	2·33	1,440	16	1·11
Lunesdale	6,948	153	2·20	1,440	19	1·32
Fylde	11,220	204	1·81	2,329	22	0·94
Ulverston	17,716	313	1·76	3,769	38	1·00
Preston	18,429	299	1·62	3,409	33	0·96
Garstang	10,437	115	1·10	2,195	14	0·63

MIDDLESEX.

Staines	22,629	1,002	4·42	4,597	117	2·54
Uxbridge	17,218	644	3·74	3,573	85	2·03
South Mimms.	2,761	85	3·07	577	10	1·73
Hendon	8,647	225	2·62	1,705	29	1·70

BUCKINGHAMSHIRE.

Long Crendon	4,388	451	10·28	1,043	58	5·56
Newport Pagnell	19,173	898	4·68	4,487	108	2·43
Buckingham	8,124	368	4·53	2,021	50	2·47
Amersham	13,542	496	3·66	3,072	56	1·82
Eton	20,038	718	3·58	4,508	84	1·86
Wycombe	25,309	901	3·56	5,853	102	1·74
Aylesbury	15,622	469	3·00	3,662	61	1·66
Winslow	7,034	194	2·76	1,691	26	1·54
Wing	6,274	142	2·26	1,481	17	1·15
Stratford and Wolverton	8,387	182	2·17	1,881	21	1·12
Hambleton	2,139	44	2·05	473	5	1·06

SOMERSET.

Chard	13,300	672	5·05	3,087	77	2·49
Clutton	16,599	717	4·32	3,804	85	2·23
Wincanton	16,399	676	4·12	4,055	79	1·95
Shepton Mallet	9,838	405	4·12	2,307	46	1·99
Langport	13,459	478	3·55	3,267	57	1·74
Dulverton	4,609	141	3·06	1,044	18	1·70
Williton	14,462	427	2·95	3,316	50	1·51
Yeovil	17,520	486	2·77	4,182	58	1·39
Bath	27,765	760	2·73	6,149	94	1·53
Wells	10,767	290	2·69	2,260	37	1·64
Taunton	17,566	448	2·55	3,968	51	1·29
Keynsham	8,269	208	2·51	1,806	25	1·38
Long Ashton	15,694	383	2·44	3,474	47	1·35
Frome	11,115	237	2·13	2,662	28	1·05
Axbridge	23,744	473	1·99	5,511	59	1·07
Bridgewater	18,446	307	1·66	4,287	39	0·91
Wellington	6,277	81	1·29	1,478	10	0·68

DORSET.

Sturminster	8,804	362	4·11	2,067	46	2·23
Wareham and Purbeck...	10,590	428	4·04	2,558	53	2·07
Cerne	5,064	197	3·89	1,214	24	1·98
Blandford	8,808	333	3·78	2,088	40	1·92
Shaftesbury	10,928	412	3·77	2,633	52	1·97
Bridport	6,998	261	3·73	1,737	31	1·78
Weymouth	7,884	278	3·53	1,879	34	1·81
Dorchester	9,479	283	2·98	2,013	32	1·59
Beaminster	9,184	260	2·83	2,206	34	1·54
Sherborne	5,725	152	2·66	1,353	19	1·40
Wimborne and Cranborne	13,414	228	1·70	3,163	27	0·85
Poole	4,779	43	0·90	1,086	6	0·55

PEMBROKESHIRE.

Pembroke	8,859	1,368	15·44	1,881	192	10·21
Haverfordwest	22,014	2,926	13·29	5,022	429	8·54
Narberth	12,107	1,170	9·66	2,865	172	6·00
Llanfyrnach	2,473	155	6·27	631	21	3·33
Saint Dogmells	8,252	331	4·01	2,276	49	2·15

LEICESTERSHIRE.

Ashby de la Zouch	14,447	879	6·08	3,146	110	3·49
Market Bosworth	18,549	995	5·36	4,056	118	2·91
Hallaton	1,925	59	3·06	488	8	1·64
Billesdon	6,172	178	2·88	1,439	21	1·46
Melton Mowbray	14,814	424	2·86	3,476	53	1·52
Lutterworth	9,448	260	2·75	2,409	36	1·49
Blaby	16,569	433	2·61	3,564	52	1·46
Castle Donington	6,223	149	2·39	1,454	17	1·17
Belvoir	3,459	82	2·37	861	10	1·16
Market Harborough	7,250	165	2·27	1,737	19	1·09
Hinckley	12,636	256	2·02	2,723	29	1·25
Barrow-upon-Soar	21,623	429	1·98	4,761	50	1·05
Loughborough	4,387	78	1·78	1,033	9	0·87

CUMBERLAND.

Longtown	6,676	1,212	18·15	1,439	181	12·58
Brampton	8,785	795	9·05	1,928	103	5·34
Carlisle	17,381	1,406	8·09	3,626	195	5·38
Alston with Garrigill	3,134	253	8·07	788	35	4·44
Cockermouth	21,690	1,551	7·10	4,438	197	4·44
Whitehaven	13,317	591	4·44	2,662	72	2·70
Wigton	11,449	306	2·67	2,510	40	1·59
Penrith	13,023	291	2·23	2,765	38	1·37
Bootle	5,467	28	0·51	1,117	3	0·27

NORTHUMBERLAND.

Tynemouth	20,922	7,989	38·18	4,168	1,204	28·88
Norham & Islandshires.	6,054	2,234	36·90	1,358	371	27·32
Morpeth	14,832	5,347	36·05	2,808	772	27·49
Belford	5,198	1,859	35·76	1,136	279	24·56
Glendale	8,770	2,894	33·00	1,969	445	22·60
Alnwick	12,516	3,953	31·58	2,723	607	22·29
Hexham	27,640	8,119	29·37	5,894	1,147	19·46
Bellingham	6,341	1,663	26·22	1,327	233	17·56
Castle Ward	9,297	2,119	22·79	1,858	312	16·79
Haltwhistle	8,502	1,672	19·66	1,809	246	13·60
Rothbury	4,691	918	19·57	1,043	135	11·98

Generally speaking, the agricultural counties in the above table do not show the same tendency towards a high percentage of overcrowding as those counties which have obtained considerable manufacturing and, particularly, mining development. This is to be seen in the case of Dorsetshire, Somersetshire, Leicestershire, etc., though the two latter counties are not to be considered so purely agricultural, perhaps, as the first-named. In the manufacturing counties, a similar difference is often, though not uniformly, found to occur between the manufacturing and agricultural portions of a county. In Lancashire, the rural district of Wigan—a coal-mining area—shows a considerably heavier percentage than the non-mining areas: its neighbour in the table is Leigh, another mining district. Northumberland's position is literally astonishing, and is not approached by that of any other county except Durham. The amount of overcrowding in the rural districts of these unfortunate counties is positively astonishing. What has contributed to bring about this condition? Has

the nature of the prevalent industry—coal-mining—tended to lower the standard of comfort in house room, or has its system of organisation with night and day shifts enabled families to dwell in smaller houses than they might otherwise find necessary? Has there been any peculiarity in the system of property owning that would act in the same direction? Has there been any special laxity of local administration? It seems to the writer important that a local investigation along these and other lines should be instituted so that answer may be made to these queries, and certainly it is a wise policy to ascertain causes before applying remedies.¹ Cumberland and Pembrokeshire are further counties in the table whose statistics reveal a surprising amount of rural overcrowding, in certain areas at any rate, though these counties differ in their industrial environment from coal-mining counties like Northumberland and Durham. The counties of Middlesex and Buckinghamshire, which have been included in the table on account of their proximity to London, do not seem to have been influenced by that fact into any marked degree of overcrowding. The latter

1. Whatever may be the causes influencing them in or forcing them to the choice, the occupiers of small houses (i.e., houses with less than five rooms) in Northumberland and Durham certainly demand this type of house to an unusually large degree. The following figures taken from the last Census report and covering the counties included in Table XVII., with the addition of Durham, evidence this fact.

Administrative. County.	Urban and Rural.		Urban.		Rural.	
	Total Tenements.	Tenements with less than 5 rooms.	Total Tenements.	Tenements with less than 5 rooms.	Total Tenements.	Tenements with less than 5 rooms.
Durham	240,490	186,215	175,108	134,031	65,382	52,184
Northumberland..	125,223	97,486	99,130	77,951	26,093	19,535
Lancaster	913,581	452,366	866,235	434,727	47,346	17,639
Leicestershire	96,348	24,829	65,201	12,968	31,147	11,861
Middlesex	165,974	62,656	155,522	58,996	10,452	3,660
Somerset	99,205	32,703	42,548	13,294	56,657	19,409
Buckinghamshire..	44,873	16,077	14,701	3,804	30,172	12,273
Dorset	45,005	14,838	21,008	5,393	23,997	9,445
Cumberland	55,623	24,258	34,350	15,831	21,273	8,427
Pembroke	19,796	8,988	7,121	2,700	12,675	6,288

county, however, affords one of those curious anomalies, the explanation of which must await the time when each one can be separately analysed and explained. I refer to the case of the rural district of Long Crendon, whose 10·28 per cent. of overcrowding in 1901 so greatly exceeded that of any of the other rural districts in that county.¹

There is no doubt but that, in certain instances, rural overcrowding is of an aggravated character, but, taken as a whole, it is, as one would expect, not so intense as that of the towns, and, like the latter, underwent a considerable decrease during the past censal decade. The general statistics inserted below will substantiate this, though, in comparing the figures for 1891 and 1901, the warning given in connection with Table XVI. must be borne in mind—in this case even more carefully as the 899,782 persons concerned form a much greater proportion of the rural than of the larger urban population. In all probability, the improvement was somewhat less marked than the comparison infers.

1. An analysis of the housing statistics of Long Crendon, as given in the Census Report of 1901 gives the following result.

Total Tenements.	Tenements with less than five rooms.	Number of Tenements of 1, 2, 3, or 4 rooms.	Number of Tenements Overcrowded.	Number of Persons Overcrowded.	Details of Overcrowded Houses.
1043	576	1-room tenements—6	1	3	1 tenement with 3 persons.
		2-room tenements—119	24	152	10 tenements with 5; 5 with 6; 4 with 7; 4 with 8; 1 with 12 or more.
		3-room tenements—121	18	152	5 tenements with 7; 7 with 8; 1 with 9; 4 with 10; 1 with 12 or more.
		4-room tenements—330	15	144	9 tenements with 9; 3 with 10; 3 with 11.
Total.....			576	58	451

These figures seem to indicate family overcrowding. Probably the rural district of Long Crendon has its full share of large-sized families; 4·47 % out of the 10·28 % of overcrowding occurs in 2-room tenements with 5 occupants, 3-room tenements with 7 occupants, and 4-room tenements with 9 and 10 occupants.

TABLE XVIII.

SUMMARY TABLE OF RURAL HOUSING AND OVERCROWDING IN ENGLAND AND WALES, 1891 AND 1901.

Tenements with	Overcrowding.																
	Number of Tenements.		Percentage of all Tenements.		Total Occupants.		Percentage of Population in each Group of Tenements.		Average Occupants per Room.		Number of one to four roomed Tenements with more than two Occupants per Room.		Number of Occupants of such Tenements.		Percentage of Rural Population in such Tenements.		
	1891	1901	1891	1901	1891	1901	1891	1901	1891	1901	1891	1901	1891	1901	1891	1901	
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1 room	16,694	9,124	0·96	0·55	36,055	16,169	0·44	0·22	2·16	1·77	4,724	1,786	20,600	6,949	0·25	0·09	
2 rooms	144,806	99,715	8·30	6·04	457,684	294,141	5·65	3·94	1·58	1·47	32,628	18,938	201,092	115,245	2·48	1·54	
3 rooms	204,077	159,639	11·70	9·67	815,875	604,440	10·06	8·92	1·33	1·26	28,825	18,670	229,345	147,817	2·83	1·98	
4 rooms	483,016	426,696	27·70	25·85	2,129,156	1,789,498	26·26	23·96	1·10	1·05	24,256	17,283	234,594	166,496	2·90	2·23	
5 or more rooms.	895,097	955,602	51·34	57·89	4,668,251	4,765,240	57·59	62·96	—	—	—	—	—	—	—	—	
Totals.....	1,743,690	1,650,776	100	100	8,107,021	7,469,488	100	100	—	—	90,433	56,677	685,631	436,507	8·46	5·84	

As just stated, the table reveals that the diminution in overcrowding noticed in the case of the urban districts also took place in rural parts. In 1901, only 1 in every 17 of the rural population lived in an overcrowded condition (5·84 per cent., or less than half a million people), undoubtedly a considerable decrease upon the 1891 average, whatever the exact corresponding figures may be. An advance in rural housing conditions is further indicated by the fact that, during the decade, the number of larger tenements, five or more rooms, increased by sixty thousand, though the increase in the number of inhabitants of such houses only amounted to one hundred thousand persons; in this class of house there was evidently less pressure upon living space at the end of the decade than at the beginning. It should be noted, further, that, in 1901, nearly 63 per cent. of the entire rural population dwelt in these larger houses, and only 4·16 per cent. in tenements of less than three rooms, figures which show a general superiority over urban housing, in whose tenements of five or more rooms 58·22 per cent. of the urban population dwelt, and in whose one and two room tenements 9·58 per cent. In taking the general average, it will be observed that the percentage of overcrowding amongst the rural population in 1901 figured out at 5·84, amongst the urban 8·20 per cent.

The information deducible from the two previous tables has been somewhat lacking in precision owing to the fact that the statistics of 1891 have had to remain uncorrected for the 1901 areas, but, in the third of the series which is now given, this factor of error does not enter, as it covers the whole of England and Wales, the total area of which has remained unchanged. But the conclusions derived from the preceding brief study of the separate urban and rural statistics and from the earlier study of the individual metropolitan and county boroughs and large urban districts are fully confirmed in this table.

TABLE XIX.

GENERAL SUMMARY OF HOUSING AND OVERCROWDING IN ENGLAND AND WALES, 1891 AND 1901.

Urban and Rural Districts.

Tenements with	Number of Tenements.		Percentage of all Tenements.		Total Occupants.		Percentage of Population in each group of Tenements.		Average Occupants per Room.		Number of Tenements with more than two Occupants per Room.		Overcrowding.		Percentage of total Population in such Tenements.	
	1891	1901	1891	1901	1891	1901	1891	1901	1891	1901	1891	1901	1891	1901	1891	1901
1 room	286,946	251,667	4·7	3·6	640,410	507,763	2·2	1·6	2·23	2·02	92,259	66,669	357,707	245,586	1·23	0·76
2 rooms	697,322	658,203	11·4	9·4	2,416,617	2,158,644	8·3	6·6	1·73	1·64	184,231	147,527	1,124,056	884,672	3·88	2·72
3 rooms	756,756	779,992	12·3	11·1	3,227,464	3,186,640	11·1	9·8	1·42	1·36	120,031	102,556	951,877	807,596	3·28	2·48
4 rooms	1,464,681	1,596,664	23·9	22·7	6,814,069	7,130,062	23·5	21·9	1·16	1·12	85,132	75,662	824,404	729,652	2·84	2·24
5 or more rooms.	2,925,296	3,750,342	47·7	53·2	15,903,965	19,544,734	54·9	60·1	—	—	—	—	—	—	—	—
Totals.....	6,131,001	7,036,868	100	100	29,002,525	32,527,843	100	100	—	—	481,653	392,414	3,258,044	2,667,506	11·23	8·20

From 1891 to 1901, a really noteworthy improvement in housing conditions took place. To merely state that the percentage of overcrowding throughout the country at large fell from 11·23 per cent. to 8·2 hardly emphasises sufficiently the change brought about, and I may point out that this means that in 1901 there were nearly six hundred thousand persons less, living in overcrowded tenements, and nearly ninety thousand overcrowded tenements less than in 1891. At the later date, the overcrowded population had sank to a little over two and a half million persons out of a total of thirty-two and a half millions. The tenements occupied by these two and a half million persons would have accommodated, without overcrowding, all but 723,000 persons, so that the overcrowding was caused by 2·2 per cent. of the population. The one-room dwellings represented only 1·56 per cent. of the total tenements, two-room dwellings 6·64 per cent.; about one-fourth of the former class remained overcrowded, and somewhat less than one-fourth of the latter. On perusing the table, one is struck by the fact that there is a diminished percentage¹ in all classes of tenements of from one to four rooms, but an appreciable increase in that of those containing five rooms or more.

It is a pleasant task to have to record so universal a movement towards the diminution of overcrowding, and students of social phenomena will impatiently await the arrival of the next Census to ascertain whether it continues. The noting of the movement is much easier than the analysing of its cause. The forces which may influence housing conditions in one way or another are so numerous, and, in some cases, so indirect in their action that the difficulty of arriving at a definite and clear-cut

1. This, of course, is quite consistent with the fact that, in the case of three and four-room houses, there is an actual increase in number.

conclusion is greatly increased. So far as I have been able to pursue my investigations, one of the really important factors in the improvement achieved has been a stricter and more careful administration of the sanitary laws. Of course, administrative progress has not been limited to the last few years, but has been a matter of growth extending over a number of decades. Still it is likely that the full effect of this progress has been felt more in the past half generation than ever before. Indeed, one need hardly hesitate to say that administrative efficiency in sanitary matters has made far greater strides during this period than in previous ones, inasmuch as the attention of the public and of the central and local governments has been called to the housing evils, existing in our midst, in a way that it has been impossible to ignore. The publicity given to the housing question, dating back practically to the time when the Royal Commission of 1884-5 held its enquiry, has stimulated the administrative authorities into activity, leading them to seek out the nature of their legal rights and powers, and to make use of the same. Fortunately, they found to their hand a most comprehensive set of enactments, for the sanitary law had long included penalties against overcrowding, whose effectiveness had never been really tested because they had barely been made use of. Besides regulations for the suppression of overcrowding, the law included numerous statutes dealing with the reconstruction of insanitary areas, and with the construction of new house property by the municipal authorities, but little use had been made of the latter, and the former, though receiving better attention, met with practical failure so far as the object of their application was to destroy the centres of evil housing, for as one was removed another sprang up: in any case, the comparatively little that was attempted under these powers

could have been of small moment in influencing improvement in overcrowding. As interest in the housing problem grew, it was thought desirable to consolidate into one statute as far as practicable, the whole of the law dealing directly with bad housing, and thus there came to be recorded in the statute book the well-known *Housing of the Working Classes Act* of 1890. What part has this Act played in the decrease of overcrowding? The Act, it will be observed, opened the decade in which a great improvement in housing conditions took place, and it would seem reasonable to conclude that the latter is the result of the former. But is it so? No doubt the Act has had a beneficial effect in that it simplified the law and made access to it easier, and in that it has been a means of calling more attention to the housing problem, but its actual effect in reducing overcrowding during the decade 1891—1901 can have been but small, for little use was made of its provisions during the greater part of the decade.

Further, the diminution in overcrowding that occurred was by no means restricted to towns that had placed the Housing Act of 1890 in action but extended equally to some in which it had been practically ignored during the decade. Whatever effect the application of that Act may have upon the conditions of the present or succeeding decades, there is scarcely substantial reason to ascribe to it much influence over the favourable movement of the one that has passed. This is not to say that the Act of 1890 is useless or undesirable, but simply a recognition of what I believe to be the truth, namely, that the decrease observed was mainly due to greater efficiency of administration of the sanitary law, and only incidentally to the sparing use made of special housing legislation previous to the spring of 1901. In my opinion, there was, however, another factor which has been favourable to progress,

namely, the industrial prosperity of the nation in the period preceding the 1901 Census, particularly in so far as it affected the poorest classes. If I am not mistaken, there was a period of commercial depression about the time of the 1891 Census, whereas that of 1901 was taken in a period of considerable prosperity, and it is likely that this conduced to a lessening of overcrowding. If the conditions had been reversed, housing improvement would have been less marked, and, as we are liable to have alternating periods of good and bad trade, the extent of progress made between 1891 and 1901 cannot necessarily be assumed for subsequent decades. But, however this may be, there can be no disputing the fact that the people's standard of comfort in living has steadily advanced, so that, as a whole, they refuse to be satisfied with the level of housing comfort with which they were once content, and, in so far as this force will continue to operate, there will exist a steady stimulus towards the decrease of overcrowding.

Consistently with the size of this volume, enough has been said about the present housing condition of the poorer classes of England, and the next question that presents itself naturally to the mind of the student is as to the method of remedying this condition in so far as it is unsatisfactory. In endeavouring to ascertain the proper answer to this question, it would seem appropriate to give attention, first of all, to the history of past attempts to devise a remedy, as manifested in the action of the national legislature, and the consequent results. If, in doing this, I err on the side of prolixity of detail, the apology must be the fact that there is room for careful treatment, and further that the study of past history is most useful for the future social reformer or legislator, for it is still true that "History repeats itself."

PART II.

**THE COURSE OF HOUSING LEGISLA-
TION AND ITS UTILISATION IN
ENGLAND.**

CHAPTER IV.

• THE DEVELOPMENT OF LEGISLATIVE ACTION.

Though the extent of grossly defective and inadequate house accommodation in England is not quite so enormous as is sometimes supposed, still it is sufficiently great to cause the enquiry whether serious efforts have been made in the past to remedy the conditions. Prior to the last fifty or sixty years, the reply must have been in the negative, but it does not follow therefore that unstinted abuse should be poured upon the heads of the authorities of those earlier days for their neglect. There has always been an unsatisfactory state of housing among the poorest classes—certainly, from a sanitary point of view—and so always a housing problem in some form or other. Yet, under the old domestic system of industry, before home employment had been supplanted by the factory, when the towns were far less crowded and the population more rural, and when it was a common thing for the family to divide their work and time between the field and the loom, the sanitary evils of indoor life were made, to some extent at least, less baneful by the greater healthfulness of outdoor life. But with the change from the old to the new economic system, characterised by a phenomenal development of industrial activity, by a rapid growth in population, and by the centralisation of industry and labour in the towns, new conditions were established, one result of which was to render the provision of proper and adequate house accommodation much more difficult and yet, by reason of the very number of people crowding together into the small working areas, of more vital importance

than ever to the physical, industrial, and moral welfare of the people. That the nation hardly anticipated the economic revolution which took place at the end of the eighteenth and the beginning of the nineteenth centuries, and therefore was, for a time, unprepared to cope with the new organisation of society, is not at all surprising—it is far easier to be wise after the event than before. As the nineteenth century advanced, however, Parliament began to realize that something would have to be done towards the amelioration of living conditions, and hence attempted to devise a scheme of sanitary regulation that would meet the exigencies of the situation. Such legislation, more or less hastily thrown together to meet the need of the moment, could be only of a temporary nature, and it was not until the middle of the century was past that a really determined movement towards the improvement of the housing of the working classes was inaugurated. The history of this movement it is my purpose to trace, and it will be plainly evidenced that, since 1851, the legislature has devoted a very large amount of time and energy to the consideration of the housing problem.

In analysing that series of enactments which is described under the general title of housing legislation, it appears that a policy of both destruction and construction has been adopted. In other words, the legislation has been framed to secure the removal of evil conditions, and at the same time to provide accommodation in lieu of or in addition to the existing supply: in either case it has necessarily been intimately associated with the sanitary laws. Attempts to improve or to extend housing facilities are of no great value unless due sanitary regulations are enforced, and a preventive check placed upon overcrowding and the formation or expansion of slum conditions. Accordingly, attention will be directed briefly to those

portions of the sanitary law which are closely related to the housing enactments.

Though but half a century has elapsed since 1851, quite a considerable mass of legislation, bearing in some way or other upon housing matters, has accumulated, as may be readily seen from the appended table.

TABLE XX.

LIST OF HOUSING AND RELATED ACTS, 1851—1903.

Act	Date	Nature
14 and 15 Vict. c. 34*	1851	Establishment of lodging houses for the working classes—Shaftesbury Act.
18 and 19 Vict. c. 121	1855	Removal of nuisances—consolidating Act.
18 and 19 Vict. c. 132	1855	The facilitating of the formation of companies for the erection of dwellings.
23 and 24 Vict. c. 77	1860	Removal of nuisances—amends 18 and 19 Vict. c. 121.
29 and 30 Vict. c. 28	1866	Powers granted to the Public Works Loan Commissioners to make advances towards the erection of dwelling houses for the labouring classes.
29 and 30 Vict. c. 72	1866	Treasury authorised to advance a certain sum out of the consolidated fund for the purposes of the 29 and 30 Vict. c. 28.
29 and 30 Vict. c. 90	1866	Sanitary Act—amends 18 and 19 Vict. c. 121, and 23 and 24 Vict. c. 77.
30 and 31 Vict. c. 28	1867	Amends 29 and 30 Vict. c. 28, facilitating such advances.
31 and 32 Vict. c. 130	1868	Torrens Act—improvement (or demolition) of existing dwellings.
35 and 36 Vict. c. 79	1872	Public Health Act—rearranges sanitary administrative areas and deals with the appointment of medical officers of health.
37 and 38 Vict. c. 59	1874	The facilitating of the erection of dwellings for working men on municipal lands.
37 and 38 Vict. c. 89	1874	Amends 35 and 36 Vict. c. 79.
38 and 39 Vict. c. 36	1875	Cross Act—improvement of large insanitary areas by demolition and reconstruction.
38 and 39 Vict. c. 55	1875	Public Health Act—consolidates previous sanitary enactments relating to the provinces: still in force.
42 and 43 Vict. c. 63	1879	Amends 38 and 39 Vict. c. 36 (Cross Act).
42 and 43 Vict. c. 64	1879	Amends 31 and 32 Vict. c. 130 (Torrens Act).
42 and 43 Vict. c. 77	1879	Public Works Loans Act—contains provisions empowering the Public Works Loan Commissioners to advance monies to companies and associations.
45 and 46 Vict. c. 50	1882	Municipal Corporations Act—consolidating: Part V. § 111 facilitates the conversion of portions of municipal lands into sites for workmen's dwellings.

* In this same year, an Act was also passed for the regulation of common lodging houses (14 and 15 Vict. c. 28) afterwards amended by the 16 and 17 Vict. c. 41.

TABLE XX.—*continued.*

Act	Date	Nature
45 and 46 Vict. c. 54	1882	Artizans Dwellings Act—amends both the Torrens and the Cross Acts.
48 and 49 Vict. c. 72	1885	Housing of the Working Classes Act—amends the Shaftesbury, Torrens, and Cross Acts.
53 and 54 Vict. c. 16	1890	Facilitates the giving of land for dwellings for the working classes in populous places.
53 and 54 Vict. c. 59	1890	Public Health Acts Amendment Act—amends the 1875 Act.
53 and 54 Vict. c. 70	1890	Housing of the Working Classes Act—consolidates and amends the Shaftesbury, Torrens, and Cross Acts : still in force.
54 and 55 Vict. c. 76	1891	Public Health Act—consolidates the sanitary law relating to London : still in force.
57 and 58 Vict. c. 55†	1894	Housing of the Working Classes Act—extends borrowing powers exercised under Part II. of the 53 and 54 Vict. c. 70.
62 and 63 Vict. c. 44	1899	Small Dwellings Acquisition Act—enables local authorities to advance monies for the purchase of small dwellings by their occupiers.
63 and 64 Vict. c. 59	1900	Housing of the Working Classes Act—amends Part III. of the 53 and 54 Vict. c. 70 : enables land to be acquired outside of the area of jurisdiction of the local authority.
3 Ed. vii. cap 39	1903	Housing of the Working Classes Act—amends 1890 Act in several particulars.

There have not been included in the above list the special enactments for Scotland and Ireland, as these but repeat the substance of the English Acts. Under the present law, the same Act provides for the application of its powers to all parts of the United Kingdom.

But two chapters can be devoted to an analysis of this extensive body of legislation and obviously much will have to be omitted. Since, however, the statutes are practically accessible to everyone, details can be filled in at will by the student. Of the two chapters, the first one will summarize the legislation dealing with the extension of house building, the second that dealing with the betterment of sanitary and housing conditions and with the rehousing incident thereto.

† The London Building Acts of 1894 and 1898 may also be mentioned as bearing upon the method of construction of working-class dwellings. Some of the provincial towns have local building Acts, but generally building bye-laws are made under the powers of the 1875 and 1890 Public Health Acts.

CHAPTER V.

THE HISTORY OF ENGLISH LEGISLATION BEARING UPON THE
EXTENSION OF HOUSING ACCOMMODATION FOR THE
WORKING CLASSES.

The credit of initiating the long series of legislative enactments dealing with constructive housing must be ascribed to the celebrated Lord Shaftesbury, whose name is indissolubly connected with the social reform movement of the mid-nineteenth century. In 1851, he secured the passing of a permissive Act generally known by the name of the "Labouring Classes Lodging Houses Act,"¹ or, more popularly, perhaps, "Shaftesbury's Act," the intention of which was to provide for the erection and maintenance, in towns and populous districts, of well-ordered lodging houses for the working classes, or for the conversion of existing buildings into such. The principal features of the Act that interest the student of housing legislation are (1) the power of the local authority (with the consent of the central authority to which it was amenable) to appropriate its own lands or to purchase, by voluntary agreement, other lands, with the property standing thereon; (2) the power to convert existing buildings into lodging houses and to erect new buildings;² (3) the power to borrow, on the security of the rates, for these purposes either from the Public Works Loan Fund or elsewhere; (4) the power to sell property thus acquired, if found too expensive after a seven years' trial. The expenses of carrying the Act into execution were to be charged upon the rates. In the bye-laws drafted by the

1. 14 and 15 Vict. c. 34.

2. Including power to fit up and furnish. See Sect. 36 of Act.

local authority, provision was to be made for securing the due separation at night of men and boys above eight years old from women and girls, which seems to indicate that an important function of the lodging houses operated under this Act was to be the lodging and boarding of single persons, though families were also anticipated as tenants.¹

In this same year was passed the Common Lodging House Act,² another of Lord Shaftesbury's measures, the object of which was to secure the due management, regulation, and inspection of common lodging houses: it was amended in 1853.³ These places have proved to be very largely the resort of the idle, the dissolute, and the criminal, though, no doubt, a sprinkling of the honest poor may be found among them, but they are by no means desirable homes, if that word can rightly be used in this connection, for the latter class.⁴ Under present conditions, such houses have a definite place in the social economy of towns and cities, inasmuch as they provide shelter for a certain proportion of the poor—the *residuum*.

If one may presume to interpret for their author, the object of the two enactments, it would seem to have been the separation of the idle or irregularly working (and, as a matter of fact, the irregularly moral) class of the poor from the artisan or regularly employed, the former to be provided for in the common lodging house, the latter in the labouring classes lodging house which was intended

1. The receipt of poor relief, other than temporary sick relief, was made an absolute disqualification for tenancy—a provision which became a permanent feature of subsequent legislation.

2. 14 and 15 Vict. c. 28.

3. 16 and 17 Vict. c. 41.

4. The Rowton cubicle lodging houses, started in 1892 by a gift of £30,000 from Lord Rowton (a company being formed in 1894), represent a great step in advance of the ordinary type of common lodging house. There are now half a dozen of these houses in London. The common lodging houses owned and managed by several municipalities are also of high grade.

to be, perhaps, a cross between a "block dwelling" and an "artisan's home."

Under the Labouring Classes Lodging Houses Act, the local authorities alone were enabled to act, but Parliament soon deemed it advisable to open up further facilities to private or philanthropic enterprise, which had already found a beginning in the formation of the Metropolitan Association for Improving the Dwellings of the Industrious Classes, incorporated in 1845. So an Act was passed in 1855 (The Labourers' Dwellings Act, 1855, 18 and 19 Vict. c. 132) authorising the incorporation of companies for the erection of dwelling-houses for the labouring classes, to which end they were empowered to receive and to acquire (by agreement) the necessary land (but not more than ten acres without the sanction of the Committee of Privy Council for Trade), to erect dwellings on the same, and to let them by the week or month, or to demise them to lessees for a term of not more than twenty-one years. Where the dwellings belonging to the company were to be let only by the week or month, it was to be allowed to borrow, upon a mortgage of its property, as soon as half the subscribed capital was paid up, an amount equal to one-third of such subscription. This was as far as the Act went, and some years elapsed before the privilege of borrowing from the Public Works Loan Commissioners, granted, in the Shaftesbury Act, to local authorities, was extended to these private companies and associations. For a period of eleven years from 1855, the two Acts constituted the sole contribution of Parliament to (constructive) housing reform: its attention was diverted to the interests at stake in the Crimean struggle, the Indian Mutiny, and the American Civil War. These Acts clearly marked out two lines of activity which Parliament recognised and approved, the one municipal, the

other private, but apparently with this distinction, that while private enterprise could utilize the facilities offered in constructing all kinds of working class dwellings, the local authority was restricted to what may be termed collective housing: at any rate, the Shaftesbury Act would have needed a free interpretation if its powers had been sought to be extended to the construction of individual cottages. Indeed, in the 1885 Housing Act, it was found necessary to insert a clause specially defining the "lodging houses" of the Shaftesbury Act as including separate dwellings.

So far private enterprise had not received any official financial help, and, in view of the formation of organisations similar to those now established—at this time including, in addition to the Metropolitan Association, the Peabody Trustees and the Improved Industrial Dwellings Company,—and also for the purpose of enabling those already formed, and many other kinds of private enterprise, to do as much work as possible in housing the people, an Act was passed in 1866 (The Labouring Classes Dwelling Houses Act, 1866, 29 and 30 Vict. c. 28) widely extending the powers of the Public Works Loan Commissioners in making advances: the privileges in this direction, formerly restricted to local authorities, were now to be enjoyed by various kinds of companies or associations, and even by private persons.¹ The Treasury was given the power of prescribing the mode of providing for the maintenance, repair and insurance of dwellings erected by

1. The Commissioners were empowered to make loans to any local authority, to any commission appointed under Shaftesbury's Act (14 and 15 Vict. c. 34), to any railway, dock, harbour, trading or manufacturing company, and to any private person possessing land either in fee simple, or for a term of years absolute, provided fifty years of the term remained unexpired (Section 4). The rate of interest was somewhat high, four per cent. being fixed as the minimum, and forty years as the maximum period of repayment.

means of public funds. The advances were to be secured by a mortgage of the rates, or of the estate or interest in the land and dwellings upon which a loan was granted, and in case the security was land or dwellings solely the advance was not to exceed one half of the value of the same. To give practical effect to this measure, a further Act was passed shortly afterwards (29 and 30 Vict. c. 72), authorising the Treasury to advance out of the Consolidated Fund, to the account of the Commissioners for the reduction of the National Debt who were the trustees of the Public Works Loan Fund, an amount not exceeding £250,000 for the purposes of the previous Act. In connection with the earlier Act, it should be noted that by an amendment of the following year, the mortgage terms were made somewhat less stringent.¹

Several years elapsed before Parliament took any further action in the direction of stimulating constructive housing, its attention being given in the meantime to sanitary improvement and supervision.² A measure was then enacted of considerable importance, though not one to which much attention has been drawn by writers upon housing legislation. The 1851 Act (Shaftesbury's) already authorised local authorities to appropriate some of their lands for the building of lodging houses, but no power had been conferred upon them to lease out such lands as sites upon which private enterprise might undertake the erection of the desired class of dwellings. With such a power at its disposal, a local authority with suitable vacant land in its possession might be able to stimulate greatly

1. 30 and 31 Vict. c. 28—The Labouring Classes Dwellings Act, 1867. This amending Act permitted any land, buildings, or premises, held together with and for the same estate and interest as the lands, buildings, or premises upon which the money advanced was to be expended, to be offered as security.

2. The first Torrens Act (31 and 32 Vict. c. 130), dealing with the improvement or demolition of houses unfit for human habitation, was passed in 1868, and a Public Health Act (35 and 36 Vict. c. 79) in 1872.

the building of such houses without having to incur the responsibility and difficulties of house building and management. This was evidently the purpose of the Working Men's Dwellings Act of 1874 (37 and 38 Vict. c. 59). Under this Act, municipal corporations, with the approval of the Treasury, were allowed to make grants or leases of their land as sites for working men's dwellings, and, furthermore, they could make such improvements on the land (roads, drains, walls, fences, etc.) as were necessary for converting it into building land, at the expense of the borough fund and rate or out of monies raised by mortgage. In the grants or leases of such lands, they could insert provisions guarding against the misuse of the sites.¹ One of the necessary conditions of the grant or lease of each site was that a working men's dwelling should be erected thereon according to the plan and specification filed with the town clerk, and that the site or building should not be sold or alienated. The dwelling was to be suitable for persons employed in manual labour and their families, one of our earliest parliamentary definitions of a working man by the way, and the use of part of a building for retail trade or other purposes approved by the corporation was not to prevent the building being deemed a dwelling.

The policy of the Torrens Act of 1868² was widely extended, in 1875, by the passing of the Artizans' and Labourers' Dwellings Improvement Act, 38 and 39 Vict.

1. "... provisions binding the grantee or lessee to build thereon as in the grant or lease prescribed and to maintain and repair the building, and prohibiting the division of the site or building, and any addition to or alteration of the character of the building, without the consent of the corporation, and for the re-vesting of the site in the corporation, on their re-entry thereon, on breach of any provision in the grant or lease." Sect. 4, § 2. It was further specified that should a building be taken down at any time, the rebuilding must be in the manner approved by the corporation.

2. See note (2) on page 95.

c. 36), the first of what are generally termed the Cross Acts: it provided for the improvement of comparatively large areas where the conditions of house property were such as to make demolition and reconstruction desirable. In the matter of new accommodation, the Act provided only for substitutional housing ("rehousing"), and its consideration, along with that of its amending Act, passed in 1879, will more appropriately be dealt with in the succeeding chapter.

The Torrens Act of 1868 contained no provision for the construction of additional dwellings, but its amending Act of 1879 (42 and 43 Vict. c. 64), though dealing chiefly with the settlement of compensation, distinctly specified one of the purposes of the Act, in London, to be the provision of the labouring classes with suitable dwellings by the construction of new buildings, or by the repairing or improvement of existing dwellings, within the jurisdiction of the local authority: this intention is also evident in the "loan" clause which prohibited the Public Works Loan Commissioners, or, in the case of London, the Metropolitan Board of Works, from making loans under these Acts except for the purpose "of defraying the cost of building suitable dwellings for the labouring classes, or of defraying the cost of purchasing sites, and of building thereon such dwellings."¹ Undoubtedly, the main object of this Act was to provide for the rehousing of those displaced by improvement orders, but there seems to be nothing in the text of the Act that would have prevented further application of its powers to the extension of working-class accommodation within the boundaries of a metropolitan local authority. If the interpretation is justifiable, this enactment, then, represented the recognition, by the

1. Sect. 22 § 2.

national legislature, of a policy of housing reform, involving the metropolitan local authorities not only in sanitary improvement and consequent rehousing but also in the extension of dwelling accommodation in general, for whatever may be the meaning of the phrase "lodging houses" in the 1851 Act, the "dwellings" of this 1879 Act certainly covers both collective and individual housing. Nor was the recognition a merely formal one, for, as already noted, an inducement to use the powers conferred was held out to both local authorities and private bodies in the form of state loans; the terms were not over favourable, however, the period of repayment being restricted to seven years and the minimum rate of interest being fixed at 4 per cent. It should be noticed that the legislature did not contemplate the local authority assuming the permanent management of property acquired by it as it reserved the power to the central government of ordering the sale of property not disposed of by way of sale, exchange, lease (99 years) or so on within seven years of its acquisition. For the purpose of carrying out the Act, the local authority could levy a special rate up to twopence in the pound in any year. The only compulsory powers granted were those for improvement and demolition purposes.

A Public Works Loans Act (42 and 43 Vict. c. 77) was passed in this year (1879) which indicated the existence of activity among the housing associations and companies, though the same assertion could hardly be made of the municipalities. By it¹ the Peabody Trustees were enabled to borrow from the Public Works Loan Commissioners a sum not exceeding £300,000 to be applied by them towards the purchase of land and the construction thereon of working class dwellings. The Commissioners had no general

1. The Act dealt with the general powers of the Loan Commissioners, the housing provisions constituting but a small portion of it.

powers enabling them to advance monies to such a body as the Trustees of the Peabody Donation Fund. The general authorisation of the Loan Commissioners to lend money for the construction of dwellings and the purchase of the requisite land to any company or association established for the construction or improvement of labouring class dwellings, first given, it will be remembered, in 1866, was again repeated but the conditions of such loans were altered. The period of repayment was fixed at fifteen years, and the maximum rate of interest lowered to $3\frac{1}{2}$ per cent.

In 1882, an important Municipal Act (45 and 46 Vict. c. 50)¹ was passed which consolidated and amended the law governing English municipal corporations, and, in Part V. section one hundred and eleven of this Act, the powers conferred upon such corporations by the Working Men's Dwellings Act of 1874² were re-enacted. According to the one hundred and twelfth section of the Act, the Treasury could permit the repayment of loans, incurred by the corporation under Part V. either by instalments, or by a sinking fund, or by both methods, operating over a period of thirty years.

The same year, both the Torrens and the Cross Acts were again amended by the 45 and 46 Victoria c. 54, an Act in two parts of which the first dealt with the Cross Acts of 1875 and 1879, the second with the Torrens Acts of 1868 and 1879. Both parts are concerned with demolition and improvement on a larger or smaller scale and will therefore be considered later.

Two years later, a Royal Commission was appointed to investigate the housing of the working classes, and its labours evolved a bulky and important Report, pub-

1. The Municipal Corporations Act.

2. Ante p. 96.

lished in 1885.¹ The Commission was a thoroughly representative one, as will be seen from the following list of the names of its members:—Sir Chas. W. Dilke (Chairman), the Prince of Wales, Cardinal Manning, the Marquess of Salisbury, Earl Brownlow, Baron Carrington, G. J. Goschen, Sir Rd. Assheton Cross, Wm. Walsbam (Bishop Suffragan of Bedford), the Honourable Ed. Lyulph Stanley, W. T. McCullagh Torrens, Henry Broadhurst, Jesse Collings, George Godwin, Samuel Morley, Sir George Harrison, Edmund Dwyer Gray. The conclusions of such a body of men were bound to carry weight, and especially so in view of the thoroughness with which their investigation was pursued. Their elaborate report is so well-known and has so often been analysed and summarised by writers upon the housing question that it is unnecessary to attempt it again. For the purposes of this historical sketch, its importance lies in the fact that a number of its conclusions were embodied in a new Act that was brought forward and passed in 1885.²

The principal function of this Act, which legislated for the whole of the United Kingdom, was to modernise, harmonise, and, to some extent, amend the existing statutes bearing upon the relationship of local authorities to the improvement and extension of housing property occupied by the working classes, and consequently there is to be found in it no direct attempt towards the consolidation of previous legislation. Its repeals chiefly affected the Shaftesbury Act of 1851, though clauses, or parts of clauses, were also removed from the 29 and 30 Vict. c. 28, the 38 and 39 Vict. c. 36, the 42 and 43 Vict. c. 64, and

1. Previously to this, in 1881–82, a Select Committee had sat and had made important suggestions with regard to the amendment of the Torrens and Cross Acts, some of which suggestions were adopted in the 1882 Act which resulted.

2. Housing of the Working Classes Act, 1885—48 and 49 Vict. c. 72.

from the 45 and 46 Vict. c. 54, besides from the Irish Acts of 1866 and 1883, and the Scotch Acts of 1875. The authorities, by whom the Labouring Classes Lodging Houses Acts, 1851—67, might be adopted, were to be, for the City of London, the Commissioners of Sewers; for the Metropolis, excluding the City, the Metropolitan Board of Works; for any urban or rural sanitary district, the sanitary authority of the district. Before a rural sanitary authority could adopt the Acts, an application was to be made to the Local Government Board, who would thereupon hold an inquiry and decide whether a certificate, permitting the adoption, should be issued. The conditions upon which the granting of a certificate depended were as follows:—(1) accommodation must be necessary, in the area specified by the local authority, for the housing of the labouring classes; (2), there must be no probability of such accommodation being provided without the execution of the Acts which it was desired to put into operation; (3), with due regard to the liability which would be incurred by the rates, it must be, under all the circumstances, prudent for the local authority to undertake the provision of the desired accommodation under the powers of the Acts. Even when the certificate had been granted, the actual adoption was not to take place (unless in case of an emergency, and then only with the express sanction of the Local Government Board) before the next ordinary election of members of the local authority concerned, and should, within twelve months after the issue of the certificate, the Acts not have been adopted, a fresh certificate was to be applied for. All acquisition of land and erection of buildings were to be made strictly within the area mentioned in the certificate. After application by the rural sanitary authority, the Local Government Board could, if they so wished, make an order levying the ex-

penses upon a part alone of the district of the rural authority instead of upon the whole of the district. The Act provided that the expenses of carrying it into execution should be met, in the case of the London authorities, by their Dwelling House Improvement Funds, established under the 1875 Cross Act, and, in the case of other authorities, as expenditure under the Public Health Act of 1875: where it was required to borrow monies, such should be borrowed under the powers of the Artizans' and Labourers' Dwelling Improvement Act of 1875, and of the Public Health Act, 1875.¹ The "lodging houses" of the 1851 Act were to be considered as including separate houses or cottages for the labouring classes, whether containing one or several tenements. Both the London and provincial authorities were empowered to acquire lands for the purposes of the Lodging Houses Acts, 1851—67, as if for the purposes of the Public Health Act of 1875, the conditions of which were made to apply with the exception that the sanctioning authority for the London area was to be the Secretary of State. Provisions were included by which the Metropolitan Board of Works were authorised to acquire by agreement, and at a fair market price, the sites of certain penitentiaries and prisons in London, should these be removed.² An important modification was made in the terms upon which the Public Works Loan Commissioners, under the powers of the Public Works Loans Act of 1875, could lend monies in pursuance of the Labouring Classes Lodging Houses Acts, 1851—67, or of the Artizans Dwellings Improvement Acts, 1875—82, or of the Artizans Dwellings Acts, 1868—82, the minimum rate of interest

1. Which allowed 50 years as maximum period of repayment at such interest as would enable the loan to be made without loss. Later the period was lengthened to sixty years.

2. The site of one (Millbank) has been used by the London County Council for the erection of dwellings.

being reduced to $3\frac{1}{8}$ per cent. By an amendment of the Settled Land Act of 1882, the sale, exchange or lease of land under that Act for the purpose of housing the working classes was permitted to be made at a lower price, consideration, or rent than could have been obtained if the land had been sold, exchanged or leased for another purpose.²

In addition to the dishousing and rehousing provisions which will shortly be considered, there are one or two further interesting points in the Act, as, for instance, the provision that houses let for habitation by the working classes should be reasonably fit for human habitation at the commencement of the holding, in connection with which working class houses are defined as houses or parts of houses let at a rent not exceeding in England the sum named as the limit for the composition of rates by the Poor Rate Assessment or Collection Act of 1869, and, in Scotland or Ireland, £4. The composition limits named in that Act were £20 in London, £13 in Liverpool, £10 in Manchester or Birmingham, and £8 elsewhere. The expression "cottage," it was further provided, could be taken as including a garden of not more than half an acre, provided that the estimated annual value of such garden should not exceed £3.

From 1885, a period of five years elapsed during which no further legislation upon the housing of the working classes matured. Then became law the Housing of the Working Classes Act of 1890, a statute which, with certain amendments, has controlled the housing policy of the nation since the date of its enactment. Before discussing those parts of the Act which are pertinent to the subject matter of this chapter, the Local Government Act of 1888 (51 and 52 Vict. c. 41) should be briefly noticed as having

2. Sect. 11 § 1a.

merged the Metropolitan Board of Works, a body elected in a most peculiar manner and at times accused of a lack of integrity, into a London County Council: at the same time, County Councils were ordered to be elected in all the various counties of England and Wales, and these bodies assumed certain duties in connection with the housing of the working classes.

A great many of the statutes named in this chapter have been repealed but no breach of continuity has taken place. The law laid down in the legislation prior to 1890 is still, broadly speaking, the law of the present. A number of speakers and writers on housing topics have expressed themselves in such a way that one unfamiliar with the history of housing legislation might easily fall into the error of supposing that the Housing of the Working Classes Act, 1890, represented some new departure in housing policy, whereas the exact reverse is the truth. The Act took its origin in the necessity of simplifying and rendering more easily accessible the maze of housing enactments that had been passed through Parliament during the preceding forty years. It was realized that the involved state of the law with one amendment heaped up on top of another had been a great discouragement to progressive action and that the consolidation of the same would prove a real boon to local authorities. Consequently, the new Act inaugurated no startling reform, the amendments included in it, though in places important, were not sufficient to change essentially the nature of the law. The principles of action established by the groups of enactments initiated respectively by Lord Shaftesbury, Mr. Torrens, and Viscount Cross, were adopted with but such modifications as were considered necessary to secure their harmonious and equitable operation. In this chapter, attention will be given only to

that portion of the Act which deals with the provision of working class dwellings.

In the Housing Act of 1890, the principle of simultaneously encouraging both municipal and private enterprise, laid down clearly in the Shaftesbury Acts, 1861-67, is established more firmly than ever. The definition of the expression used in those measures—"lodging houses"—as interpreted in the 1885 Housing Act is retained so that both separate cottages¹ and tenement dwellings are provided for. The authorities of metropolitan, urban and rural sanitary districts may adopt this part² of the Act, but, in the case of the last named, the consent of the County Council must be obtained, in the same way and under the same conditions as the consent of the Local Government Board had to be obtained from 1885 to 1890. This change was brought about by the organisation of county councils already mentioned.

The power of compulsory purchase of land upon which it is intended to erect workingmen's dwellings was first granted to the local authority in 1885, and this right the 1890 Act continues, with similar conditions as to compensation.³ The clauses of the 1851 Act, authorising the building, purchase or lease of lodging-houses, their alteration, improvement, and equipment (with all requisite furniture, fittings, and conveniences), were also re-embodyed in the Act, as well as the seven years' sale clause.

The powers granted to the Public Works Loan Commissioners to lend money to railway, dock or harbour companies, to housing associations or companies, and to private

1. With or without gardens of value not exceeding £3 per annum, and in extent not more than half an acre.

2. Part III.

3. Namely those of the Land Clauses Consolidation Acts, the basis of compensation being the fair market value plus an allowance for compulsory purchase, usually ten per cent.

persons, are the same as originally granted under the Labouring Classes Dwelling Houses Act of 1866, even the same period of repayment (forty years) being retained. In the 1866 Act, the rate of interest was fixed at a minimum of 4 per cent., but this was lowered to $3\frac{1}{2}$ per cent. in 1890 and went below that figure in later years, the Act being phrased so that the lowest interest sufficient to avoid loss could be authorised by the Treasury. The maximum loan period to local authorities stood at sixty years. Some new provisions which deserve mentioning were the power to sell or exchange land acquired under Part III. for the purpose of obtaining land better suited, the removal of disabilities attaching to non-corporate bodies in the holding of land, the extension of powers to any and all companies to build workingmen's dwellings,¹ and the authorisation of gas and water companies, at their discretion, to furnish supplies of gas or water either without charge or on favourable terms. The implied contract clause (that houses under a certain rent should be reasonably fit for habitation), enforced by the 1885 Act, found a place in the later Act.² The power of writing down the value of land for housing sites remained as in the 1885 Act.

No further legislation relative to constructive housing secured the approval of Parliament until 1900, when an amending Act³ was passed, though the Small Dwellings Acquisition Act of 1899 enabled urban local authorities to play an indirect but somewhat important part in stimulating house building.

The Act of 1900 introduced several changes into the

1. "Notwithstanding any Act of Parliament, or charter, or any rule of law or equity to the contrary."—Sect. 67 :3.

2. Attempts were made to contract out of this, but were finally quieted by the amending Act of 1903, which insisted upon the implied contract holding good, and made void all agreements to the contrary.

3. The Housing of the Working Classes Act, 1900.

law as codified in Part III. of the main Act. The somewhat complicated procedure attaching to the adoption of Part III. by a rural district Council was simplified, the necessity for a local enquiry by the county council being dispensed with. Power was granted to local authorities, with the consent of the Local Government Board or of the County Council,¹ to lease land, acquired by them under Part III., to persons engaging to erect lodging houses on the land. Under the Working Men's Dwellings Act of 1874 and the Municipal Corporations Act of 1882, this power already belonged to municipal corporations, but the 1900 Act made it applicable to all local authorities. The conditions attaching to such a lease remain essentially the same as in the Act of 1874. A very important amendment from the point of view of local authorities anxious to make full use of Part III. has been the clause enabling a local council, other than that of a rural district, to establish or acquire lodging houses outside of the limits of its own district. The power of the county council over rural housing was extended by enabling such a body to transfer to itself the powers of any rural district council in regard to Part III., where a parish council concerned passes a resolution that the rural district council ought to have taken steps for the adoption of that Part and to have exercised its powers under the same but has not done so: the resolution of transfer acts, if necessary, as an adoption of Part III. by the district council. Arbitration was simplified by placing such proceedings for the determination of the price of land acquired compulsorily in the hands of a single arbitrator appointed by the Local Government Board or, in the case of a London Council, by the Secretary of State.

1. The County Council in case of a Rural District Council; in other cases the Local Government Board or (in London) the Secretary of State.

A long-continued agitation for easier loan repayment terms culminated, in 1903, in the extension of the maximum period for repayment of loans to eighty years, this being provided for by the Housing of the Working Classes Act, 1903.¹ It was also provided that such loans should not be reckoned as part of the debt of the local authority for the purposes of the limitation on borrowing under the Public Health Act, 1875,² which ordered that at no time should the total debt of a local authority under the sanitary Acts exceed the assessable value for two years of the premises assessable within the district. The 1890 Act contained no specific authorisation allowing local authorities, acting under Part III., to build shops, though the Working Men's Dwelling Act, 1874, already referred to several times, had allowed buildings put up under leases granted by a municipal corporation, to be considered as dwellings, though parts of them were devoted to retail trade or other purposes. This idea was improved and enlarged upon by the 1903 measure which interpreted the powers of any local authority under the Housing Acts as including (with the consent of the Local Government Board) the power of providing and maintaining (in connection with dwelling schemes) any building adapted for use as a shop, and, further, any recreation grounds or other buildings or land which, in the opinion of the Local Government, might serve a beneficial purpose in connection with the requirements of the persons for whom the dwelling accommodation was provided.³

It would not be proper to close this chapter without reference to a very useful Act, passed in 1899, which, though limited necessarily to a very small part of the working

1. 3 Ed. VII. c. 39.

2. Sect. 234.

3. The clause (Sect. ii:1) also authorised the local authority to raise money for the purpose (if necessary) by borrowing.

class community, and as yet not greatly used, will nevertheless exercise, within its limited sphere, the most desirable kind of influence. The Small Dwellings Acquisition Act, 1899 (62 and 63 Vict. c. 44) opened out to local authorities a new field of action, enabling them to give solid encouragement to the thriftier and better-paid section of the working classes in the direction of house building or acquisition. By this Act, the local authority, who may be the council of any county or county borough or any district council, provided that in the case of the latter the consent of the county council shall be had if the population of the district is less than 10,000, are authorised to advance money to any resident of a house, the market value of which does not exceed £400, for the purpose of enabling him to acquire the ownership of the same. The amount of the advance must not exceed either four-fifths of the market value or £240 (in case of a fee simple or of a leasehold of not less than 99 years, £300). The conditions which must be fulfilled before the loan is made, are very reasonable, and will be found stated in the note below.¹

The terms of the advance are to be: *interest*, at such rate as may be agreed upon, not exceeding ten shillings above the rate at which the local authority can, at the time, borrow, from the Public Works Loan Commissioners, the money for the advance; *period of repayment*, not to

1. The local authority must be satisfied that:—(1) the applicant for the advance is resident or intends to reside in the house, and is not already the proprietor, within the meaning of the Act, of a house to which the statutory conditions apply: but this condition may be suspended where the applicant undertakes to begin his residence therein within six months; (2) the value of the ownership of the house is sufficient; (3) the title to the ownership is one which an ordinary mortgagee would be willing to accept; (4) the house is in good sanitary condition and in good repair; (5) the repayment to the local authority is secured by an instrument vesting the ownership (including any interest already held by the purchaser) in the local authority, subject to the right of redemption by the applicant, but such instrument shall not contain anything inconsistent with the provisions of the Act.

exceed thirty years; *method of repayment*, either by equal instalments of principal or by an annuity of principal and interest combined, all payments being made either weekly or at any period not exceeding six months, as may be arranged. Provision is made for the borrower repaying, at any quarter day (with one month's notice), the whole outstanding debt of principal and interest or any part thereof being £10 or a multiple of £10. Until the full repayment of the advance (or until the local authority have taken possession or ordered a sale), the following conditions apply:—(1) Every sum for the time being due in respect of principal or of interest of the advance shall be punctually paid. (2) The proprietor of the house shall reside in the house.¹ (3) The house shall be kept insured against fire to the satisfaction of the local authority, and the receipts for the premiums produced when required by them. (4) The house shall be kept in good sanitary condition and good repair. (5) The house shall not be used for the sale of intoxicating liquors, or in such a manner as to be a nuisance to adjacent houses. (6) The local authority shall have power to enter the house by any person, authorised by them in writing for the purpose, at all reasonable times for the purpose of ascertaining whether the statutory conditions are complied with.

A person, acquiring any house under this Act, may, with the assent of the local authority, transfer, at any time, his interest in the house, such transfer being made subject to the statutory conditions. Where the statutory conditions as to residence are not complied with, the local authority

1. But—clause 7 § 2—“The local authority may allow a proprietor to permit, by letting or otherwise, a house to be occupied as a furnished house by some other person during a period not exceeding four months in the whole in any twelve months, or during absence from the house in the performance of any duty arising from or incidental to any office, service, or employment held or undertaken by him, and the condition requiring residence shall be suspended while the permission continues.”

may take possession of the house, and where any of the other statutory conditions are broken, whether the proprietor is or is not in residence, they may either take possession or order the sale of the house without taking possession.¹

The expenses of the local authority are to be met out of the rates, but it is provided that if the balance of expenditure in any year exceed, in a county, a sum equal to one halfpenny, and, in a county borough, or urban or rural district, one penny on the rateable value, no further advance is to be made by the Council until after the expiration of five years, and, if the said balance still exceed the stated amount, for such longer period until it falls below the same. The local authority is permitted to borrow, and the Public Works Loan Commissioners to lend, monies, for the purposes of the Act, under the powers of the Public Works Loans Act, 1879, which stipulates that, where no special terms are laid down in the enabling Act, all loans shall be advanced at a minimum interest of five per cent., for a maximum repayment period of twenty years.

No direct reference has yet been made to the Working

1. In the case of any condition, other than that of the punctual payment of the principal and interest of the advance, being broken, the local authority shall, previous to taking possession or ordering a sale, call upon the proprietor by written notice to comply with the conditions, and if he gives a written undertaking to do so within fourteen days and complies therewith within two months, they shall not proceed to take possession or to order a sale. Where they take possession of a house, they shall pay to the proprietor (with deductions for all costs of or incidental to the taking of possession, sale, or disposal of the house, including the costs of arbitration, if any) either (1) such sum as may be agreed upon, or (2) a sum equal to the value of the interest in the house at the disposal of the local authority, after deducting therefrom the amount of the advance then remaining unpaid, and any sum due for interest, such value, in the absence of a sale and in default of agreement, being settled by a county court judge as arbitrator, or, if the Lord Chancellor so authorises, by a single arbitrator appointed by the county court judge. Should the sum so payable not be paid within three months after the date of taking possession, it shall carry interest at the rate of three per cent. per annum from the date of taking possession. A house, taken possession of by a local authority, may either be retained under their own management, or may be sold or otherwise disposed of as they think fit.

Class Dwellings Act of 1890 (53 and 54 Vict. c. 16), a brief Act passed shortly before the great Housing Act, but not repealed thereby. The object of this Act is to facilitate gifts of land for the erection of working class dwellings in populous places, and it exempts from the operation of the Mortmain and Charitable Uses Act, 1888, Parts I. and II., "any assurance, by deed or will, of land, or of personal estate to be laid out in land for the purpose of providing dwellings for the working classes in any populous place," but such land, assured by will under this section, must not exceed five acres. The phrase "populous place" is defined as including the administrative county of London, any municipal borough, any urban sanitary district, and any other place having a dense population of an urban character.

One more act needs a brief notice, and that is the London Government Act of 1899, (62 and 63 Vict. c. 14), which rearranged the forty-two vestries and district boards of the metropolis into twenty-eight borough councils, these, from the commencement of their official existence in November, 1900, being empowered to exercise the powers of Part III. of the Housing Act of 1890 concurrently with the County Council.

To conclude, the present chapter evidences the steady adherence of the English Parliament to a policy of municipal interference in the matter of house supply. Well over fifty years ago, it authorized local authorities ("of populous places") to engage in the business of house building, and its most recent Act (in 1903) was to confirm its position in that matter. The propriety of such a policy is something that must be discussed in a later chapter.

CHAPTER VI.

THE HISTORY OF ENGLISH LEGISLATION BEARING UPON
HOUSE IMPROVEMENT, DISHOUSING AND REHOUSING.

The specific evils which constitute the housing problem are, as indicated in a previous chapter, (1) insanitary conditions, (2) overcrowding, and (3) overhousing. The English housing code bases its policy of reform upon two methods, one that of improving existing house accommodation, the other that of increasing the supply of dwellings. The present chapter will trace briefly the development of legislative action of the former kind, and, in doing so, will give attention, in the first place, to the legislation aimed at the evils existing in individual houses or small groups and, secondly, to that dealing with large areas. The laws comprised within the same form a very interesting series, including both housing and general sanitary measures. Their study may very conveniently commence with the Nuisances Removal Act of 1855 (18 and 19 Vict. c. 121), though this consolidating Act was not the beginning of sanitary legislation.

Within the list of nuisances specified in this Act, it was provided that there should be included any premises in such a state as to be "a nuisance or injurious to health,"¹ and power of complaint attached to any person aggrieved, to any two inhabitant householders of the parish or place to which the complaint related, and to certain official servants of the local authority. On receiving a complaint, the local authority could demand entry for the purpose of examining the premises, and, if refused, could secure an order from a justice of the peace. Upon the evidence thus

1. Section 8.

obtained, the justices could order the abatement of the nuisance, and, if they considered it necessary, could make an order prohibiting the use of the house for human habitation until it was rendered fit for that purpose, whereupon they could issue another order declaring it open again. Such structural works could be ordered by them as would secure the abatement of the nuisance, though a right of appeal to the quarter sessions existed for seven days after the date of the order, in case of recourse to which all proceedings under the order were to be postponed until after the determination or lapse of the appeal.

This Act, it will be noticed, provided only for a nuisance application being made by the local authority, but in 1860 (Nuisances Amendment Act, 23 and 24 Vict. c. 77) the privilege was extended to any householder of the parish or place where the nuisance occurred, and such person could also be granted an order of entry. This was again extended in 1874 by the Sanitary Laws Amendment Act (37 and 38 Vict. c. 89) by making nuisances in public premises subject to the same complaints and application, and further by enabling any owner of premises situated in the parish, or any other aggrieved person, to make complaint. In this form, the provision was embodied in the consolidating Act of the following year (Public Health Act, 1875—38 and 39 Vict. c. 55), which substantially governs the whole of England and Wales to-day, excepting London which, in 1891, had its own consolidating Act. In 1866, the Sanitary Act of that year (29 and 30 Vict. c. 90) amended previous procedure by requiring the local authority, previous to taking proceedings before a justice, to serve notice on the person responsible for the nuisance to abate the same and, within a specified time, to execute all such works as might be necessary for that purpose. In case of non-compliance, a court order could be obtained as

previously, but it should be noticed that the 1875 Act gives the court power to impose a penalty not exceeding £5.¹

A useful clause was introduced into the Act of 1866, and afterwards perpetuated in the 1875 measure, conferring power upon the local authority, under the certificate of a legally qualified medical practitioner,² to compel the owner or occupier of a filthy or unwholesome house to whitewash, clean or purify the whole or part of the house at his own expense. In the later Act, the power was given to impose a penalty of ten shillings per day for every day of default subsequent to the expiration of the specified time, and it was further provided that the local authority might execute the works ordered and summarily recover the expenses.

The matter of overcrowding was handled in the 1855 Act, though the operation of this part of the Act was restricted to cases of overcrowding where more than one family resided in the same house. The justices, upon application of the local authority, based upon a certificate of the Medical Officer of Health, or (where there was no such officer) upon that of two medical practitioners, that certain houses were so overcrowded as to be dangerous or prejudicial to the health of the inmates could make an order, at the same time imposing a penalty not exceeding forty shillings upon the person permitting such overcrowding. In 1866, overcrowding, dangerous or prejudicial to health, was specifically included in the list of nuisances under the Nuisance Removal Acts, and the restriction to cases where more than one family resided in the same house was removed. It was also enacted that where two convictions of overcrowding against the same dwelling

1. 38 and 39 Vict. c. 55, Sect. 95.

2. The 1875 Act modified this so as to read "medical officer of health or any two medical practitioners."

should take place within three months, the justices could close the premises for such time as they deemed necessary.¹ These clauses were reproduced in the consolidating Act of 1875. This same Act of 1866 introduced very stringent regulations concerning houses let in lodgings or occupied by more than one family, the local authority being empowered, subject to the authorisation and confirmation of the central government, to make regulations for fixing the number of occupants of such houses, for registering and inspecting the houses, and for providing that they should be kept in a cleanly and wholesome condition; penalties might be imposed for disobedience to the regulations.

Cellar dwellings were dealt with rigidly in the 1875 Act, the occupation of such cellars or rooms as separate dwellings being absolutely prohibited if they were not lawfully occupied at the time of the passing of the Act. Existing cellar dwellings were held down to stringent requirements, which, in 1891, were made even more stringent so far as London was concerned, though there was no prohibition in that Act of the future establishment of dwellings in cellars. Power was given by both Acts to courts of summary jurisdiction to order the closing of an underground dwelling for any necessary period, or even permanently, in cases where two convictions for an offence relating to its occupancy as a dwelling should take place within three months. A penalty not exceeding twenty shillings for every day during which the written notice of the local authority is disobeyed may be imposed upon any person letting, occupying or knowingly suffering to be occupied any cellar or underground room contrary to the provisions of the Acts.

The Shaftesbury Act of 1851 provided that, where lodging houses were put up under the Act, bye-laws should be made for securing proper control and orderliness. By

1. If the place were a cellar dwelling, it could be closed permanently.

the Sanitary Act of 1866 the local authority, under the approval of the central government, were given full power to regulate by bye-laws the occupancy and cleanliness of such dwellings. The provisions of the two Acts in this matter were consolidated in the 1875 Act.¹

The evils of overcrowding and uncleanness against which these bye-laws were aimed are ones to which tenement dwellings are particularly liable. To enforce obedience to them, it was found necessary to increase the penalties for offences against the same, the forty shillings for each offence and twenty shillings per diem for every day of the continuance of the offence after written notice being raised to £5 and forty shillings respectively.

Since the passing of the Common Lodging Houses Acts of 1851 and 1853, considerable attention has been paid by the legislature to lodging houses of this class. The Acts mentioned were repealed, outside of London, by the Public Health Act of 1875, which restated in more adequate form the manner of regulating such houses.² It is hardly necessary to say more here than that the intention of the legislation has been to secure the orderly and cleanly management of such places, and to make both the registration of houses and their keepers compulsory.

The 1855 Act, as has already been pointed out, empowered the justices to issue a closing order against any house proved to be unfit for human habitation. This was re-enacted in the 1875 Act and is, of course, the law to-day.

1. As stated in that Act, the local authority were to make bye-laws—*(a)* for fixing the number of persons who may occupy a house or part of a house which is let in lodgings or occupied by members of more than one family, and for the separation of the sexes in a house so let or occupied; *(b)* for the registration and inspection of houses so let or occupied; *(c)* for enforcing drainage and privy accommodation, and for promoting cleanliness and ventilation; *(d)* for the paving of courts and courtyards; *(e)* for the cleansing and linewashing of the premises at stated times; *(f)* for the taking of precautions in case of any infectious disease.

2. Public Health Act, 1875; Sects. 76—88.

The matter of houses unfit for habitation was taken up more thoroughly, however, by the Torrens Act of 1868,¹ though it must be noticed that this Act applied only to places of more than 10,000 population. In every such place, the medical officer of health or equivalent officer, either upon his own initiative or upon that of four or more householders, living in or near the street where the premises complained of were situated, was to investigate and report (to the local authority) upon the condition of premises found by him, or complained against to him as being unfit for human habitation. If after such a report the local authority should neglect to take proceedings under the Act for a period of more than three months, the complaining householders could appeal to the Secretary of State² who had the power of compelling the local authority to act. After hearing the objections (if any) of the owner of the property to the report,³ the local authority could make an order in writing, and cause to be prepared a plan and specification of the works (if any) required, and an estimate of their cost, which the owner was privileged to examine, and, at a subsequent meeting of the local authority, to object to; further, upon the making of an order with relation thereto, he could appeal against it on the ground that he was not responsible for the condition of his premises, at the same time giving notice of the appeal to the party or authority alleged by him to be responsible. This third party, of course, was allowed to appear before the court in defence. The local authority

1. 31 and 32 Vict. c. 130 (The Artizans' and Labourers' Dwellings Act).

2. Subsequently changed to the Local Government Board. See 1890 Act, Sect. 31 (2).

3. The Report of the Officer of Health was to be submitted by the local authority to a surveyor or engineer, who would examine and report upon the cause and removal of the evil complained of. The owner was to be furnished with a copy of each of these reports.

might decide that the owner was not liable, in which case they would take action with the proper parties. After the making of the order, three months were allowed for the owner, upon whom the order was imposed in the first instance, to commence the works required, which he must diligently proceed with. If he failed to obey the order, the next owner was to be required to carry on the works, and so on, and, if all the owners defaulted, the local authority might order the premises to be shut up or demolished, or might themselves execute the necessary works, making an application to the Quarter Sessions for an order charging all expenses, with interest at four per cent. per annum, upon the premises. The total amount was to be a charge upon the house, bearing interest at the same rate. Should total demolition be required and the owner have failed to demolish within three months after the service of the order, the local authority were to do so selling the materials, deducting expenses, and handing the balance, if any, to the owner. Instead of effecting improvements, the owner could take down the premises, but he was prohibited in such case, and also in every case where he desired to retain the site of premises required by the order to be totally demolished, from erecting on the site a building which should be injurious to health. Where the owner completed all the works required to be done, he was entitled to obtain from the local authority, as a charge on the premises on which the work had been executed, an annuity of six pounds per centum, payable for a term of thirty years, upon the expenditure incurred: this was to be compensation for his expense. For the expenses incurred under the Act, the local authority were authorised to levy a special rate of not more than twopence in the pound, and also to apply to the Public Works Loan Commissioners for advances of monies.

This Act remained without amendment for eleven years, that is, until the Torrens Amendment Act of 1879.¹ A somewhat dangerous prerogative was granted to the owner of premises against which an improvement or demolition order had been made in that he could require the local authority to purchase.² In case of dispute over the price, the Local Government Board were to appoint an arbitrator who, in settling the amount to be paid, was to base his estimate of the value of the premises on the fair market value as estimated at the time of the valuation being made of the same, "due regard being had to the nature and then condition of the property . . . and all circumstances affecting such value," without any additional allowance being made in respect of compulsory purchase. A mild form of "Betterment" was recognised, for the arbitrator was to make allowance in respect of any increased value which, in his opinion, would be given to other premises of the *same* owner by the alteration or demolition of the premises by the local authority. From the award of the arbitrator no appeal was allowed. Where the owner did not execute the required works, and the local authority undertook them, the latter were to be entitled not only to sell old material and to set off such receipts against their expenses but also to recover the balance of such expenses from the owner, as a debt due from him, by action at law—an important widening of the original clause. Any land or premises acquired by a local authority under the 1868 Act, and not required, could be disposed of or (so

1. 42 and 43 Vict. c. 64. But the Public Health Act of 1872 had, in the meantime, made the appointment of a *medical* officer of health compulsory in all sanitary districts (constituted under the Act), thus rendering more stringent the "officer of health" requirement in the first Torrens Act.

2. Section 5.

far as the land was concerned) could be dedicated as a highway or other public place.¹

In 1882, by the Artizans' Dwellings Act, a measure which amended both the Torrens and the Cross Acts, an important extension was made in the powers of the former. Now the Medical Officer of Health was enabled to make a representation about any building, not in itself unfit for human habitation but so situated that it stopped ventilation, or conduced to make other buildings unfit for human habitation or prevented proper measures from being carried into effect for remedying the evils complained of in respect of such other buildings, to the intent that the building was an *obstructive* one and should be pulled down. Reports, meeting for consideration, and the making of an order were to be required as usual. The order made and standing good, the local authority were to be deemed authorized to purchase the lands on which the obstructive building was erected, but within one month after the notice of purchase had been served, the owner might declare his intention to retain the site of the building and undertake to pull down the obstructive building; compensation for the pulling down of the building was to be granted to him. Where the lands were purchased by the local authority, they were to pull down the building or such portion of it as caused the obstruction, keeping the site, or such part of it as was necessary for remedying

1. It may conveniently be noted here that a certain amount of supervision was granted by the Act to the Metropolitan Board of Works over the London local authorities to the extent that where any of the latter neglected to put into force the provisions of the Act in respect of premises described in a notice served on them by the former, after three months from the date of such notification the Board of Works could enforce the Act as though they were the local authority, recovering expenses incurred from the same. By the 1890 Act, the period of three months was reduced to one month, and, of course, the London County Council substituted for the defunct Board of Works. The same power was granted to any County Council over rural sanitary authorities within its jurisdiction.

the evil, as an open space; with the assent of the confirming authority any portion of the site not required could be sold. If the arbitrator were of the opinion that the demolition of the obstructive building added to the value of other buildings, he could apportion among such buildings so much of the compensation to be paid for the demolition of the obstructive building as might be equal to the increase in value of the other buildings, such apportioned amount to be deemed private improvement expenses incurred by the local authority. The latter could then levy an improvement rate on the occupiers of such premises, as under the provisions of the 1875 Health Act. In the event of a dispute between the owner and the occupier of any building to which an amount might be apportioned in respect of private improvement expenses and the arbitrator, two justices were to decide the matter where the amount of compensation claimed did not exceed £50. The clause requiring the arbitrator to take into consideration "all circumstances affecting the value of lands or interests" concerned was removed. It was also provided that where a local authority of London took no action upon an official representation, the board of guardians in whose union or parish such premises were situated, or the owner of any property in the neighbourhood of the same, might complain to the Metropolitan Board of Works who, if they thought fit, could thereupon proceed to enforce the Act as provided for in the 1879 Torrens Amendment Act.

From this time until 1890, the only legislation referring to the Torrens Acts was that clause of the Housing of the Working Classes Act of 1885,¹ in which the right of an owner of premises, subjected to an improvement or demolition order, to require the local authority to purchase the premises was withdrawn.

1. 48 and 49 Vict. c. 72.

To those acquainted with the present law as to the powers and methods of dealing with houses unfit for habitation, it will be obvious from the foregoing sketch that the Housing of the Working Classes Act of 1890 introduced no new principle in this respect; in fact, its function was largely that of consolidating (and, to some extent, improving) the earlier Acts. The more important changes alone can be noticed in this essay. One of these is the heavier penalty which the court of petty sessions may attach to a closing order—£20. Where occupiers do not vacate the premises, ordered to be closed, within seven days after notice by the local authority, a penalty of £1 per diem may be imposed. Reasonable expenses incurred in removing occupiers may be allowed by the local authority under the sanction of the court making the order; the amount is to be debited against the owner and can be recovered from him in the ordinary way. The proceedings for demolition outlined in the first Torrens Act, in cases where, after the making or confirming of an order, no adequate effort is being made to render the house fit for habitation, are substantially the same in the present Act as they were in 1868.

The powers for dealing with obstructive buildings, first introduced by the Act of 1882, were re-enacted in the 1890 measure with little change. The compensation clauses were stated more comprehensively than in the earlier measure, both the Torrens and Cross Amendment Acts of 1879 being drawn upon: it is desirable to restate here the final result. In estimating compensation for the compulsory acquisition of buildings, the condition of the property both as regards its probable duration and its state of repair is to be taken into account, and in cases where the rent is abnormally high by reason of an illegal use or overcrowding, or where the building is insanitary or dilapi-

dated, or where it is unfit for habitation and not reasonably capable of being made fit, the compensation is to be estimated with regard to these facts. The abnormal rent, obtained under the conditions first named, is not to form the basis of compensation but the normal rent which would have been obtained if the dwelling had not been overcrowded or used for illegal purposes. In the second case, the cost of putting the house into a sanitary condition or into repair must be deducted from the estimated value of the house when placed in such condition; and, in the last instance, the compensation is simply to represent the value of the land, and of the materials of the building. The fact that the premises are being acquired compulsorily is not to affect the compensation.

The most important feature of the part (Part II.) of the 1890 Act which is the historical sequence of the Torrens Acts is that dealing with the improvement of small areas. Previously, areas could only be dealt with under the Cross Acts but, after 1890, it became possible to handle *small* areas under a somewhat more simple procedure, which briefly is as follows. The local authority must pass a resolution that the demolition or reconstruction of the area under consideration is desirable in consequence of its bad condition or arrangement being prejudicial to the health of the inhabitants of the neighbourhood, and that the area is too small to be treated under Part I. They must also prepare a scheme, giving notice of it, and submitting it to the Local Government Board who will proceed to hold an inquiry. If the scheme meets with the approval of that Board, they will now sanction the scheme, modifying it, should they so choose: in the absence of any opposition, the scheme will be confirmed and may then be put into execution. Where lands are to be acquired compulsorily, the provisional order must first be advertised in the *London*

Gazette, and a copy of it placed in the possession of every owner within the area, any one of whom may submit, within two months, a petition against the order, in which event confirmation must take place by Act of Parliament. The scheme may be modified under conditions precisely the same as those laid down in the 1875 Cross Act. In sanctioning the scheme, the Local Government Board can demand the insertion of such provisions (if any) for the rehousing of persons of the working classes displaced as seem to the Board to be required by the circumstances. The London County Council, either in exercise of the powers of a borough council or upon the representation of the latter that a scheme under Part II. ought to be made, may undertake a Part II. scheme at the expense of the county fund: they may obtain from the Secretary of State an order charging the whole or part of the expenses upon the local council, or, under the privilege granted thirteen years later by Section 14 of 3 Ed. VII. c. 39, the borough council may voluntarily contribute without an order and are allowed to borrow money for the same. Also where a metropolitan borough undertake a Part II. scheme, they may secure a voluntary contribution to the cost of the scheme from the London County Council, or may obtain an order from the Secretary of State to this effect.

Where larger areas are treated under Part I., adjoining lands, if required, may be included under the scheme, but not till 1903 does this appear to have held good of a Part II. scheme. In settling the amount of compensation, the procedure of Part I. applies, but, in addition, the betterment of any other houses of an owner caused by the execution of the scheme is to be taken into account, and the decision of the arbitrator is to be final and binding.

In connection with reconstruction schemes under Part II. of the 1890 Act, a curious omission placed the local

authority in the position of being able to borrow money to cover the purchase price and compensation but not such other expenses as are incidental to promoting and carrying into effect such a scheme. This was remedied, however, by a special Act of two clauses passed in 1894.¹

Further amendments and additions to the law as consolidated in Part II. of the 1890 Act were made by the Housing of the Working Classes Act, 1903 (3 Ed. VII. c. 39). Power was given to include neighbouring lands in areas treated under Part II. schemes, but the prohibition of an additional allowance for compulsory purchase does not apply to such lands. The power of the local authority over dwellings unfit for human habitation (or in such state, the Act adds, that the occupation should be immediately discontinued) was made more stringent by rendering it unnecessary for the local authority to serve a notice of abatement on the owner and occupier of such a dwelling before obtaining a closing order. A further change of appreciable worth was made in connection with the execution of demolition orders by the local authority. Until 1903, if the sale of old materials did not cover the expenses of the demolition, the loss fell upon the rates, but this was now amended so that the deficit could be recovered as a civil debt from the owner of the building.

An important extension of facilities made by this Act and affecting operations under all parts of the main Act (1890) is that concerned with the period of loan repayment. Prior to 1903, the maximum repayment period for monies borrowed under the Housing Act of 1890 was fixed by Section 234 of the 1875 Public Health Act at 60 years; this, as mentioned previously, was now extended to 80 years.

1. The Housing of the Working Classes Act, 1894—57 and 58 Vict. c. 55.

Before leaving this interesting and useful side of our housing legislation, reference may be made to a further extension of the principle of allowing "moving" expenses to occupiers dispossessed under a closing order, namely, the privilege given in section 78 of the 1890 Act to local authorities, allowing them to grant reasonable expenses of this kind to any tenant of a building required to vacate his tenancy in order that the building occupied may be pulled down for the purpose of a Part I. or Part II. scheme, though the building is not closed by an order.

The year 1875 is a notable one in the history of housing legislation as it marks the introduction of a policy of considerable moment in the housing reform movement. The Artizans' Dwellings Improvement Act, commonly known as the Cross Act,¹ was intended to apply on a larger and more drastic scale the remedy already made applicable to single houses by the first Torrens Act. It provided for the demolition and reconstruction of insanitary and overpopulated town areas subject to an abnormal amount of fever and disease and unfit for human habitation.² The method of reform proposed by the Act to be followed was (1) official representation,³ (2) official enquiry by the central government with issue of a provisional order, and (3) approval of the provisional order by Parliament. To justify a 'representation,' buildings in the area complained of had to be unfit for habitation or the area had to be subject to diseases indicating a generally low condition of health due to the bad condition or bad arrangement of the property. Upon

1. 38 and 39 Vict. c. 36.

2. The Act applied to London and to any urban sanitary district in England and Ireland with a population upwards of 25,000. Similar powers were granted to Scotland in the 38 and 39 Vict. c. 49

3. Ordinarily by the local medical officer of health, provision being made that he could be called upon to act by any two justices of the peace acting within the district or by any twelve persons liable to be rated for the expenses under the Act, the central authority lending its aid for that purpose.

a representation being made to the local authority and accepted by them, they were to draw up an improvement scheme for the area, which could propose to take land compulsorily. The scheme was to provide for the rehousing, in the neighbourhood of the area, of displaced persons of the working class. A public and properly advertised inquiry was to be held subsequently by the Local Government Board, who could issue, if they approved, a provisional order, which then had to be sanctioned by Parliament;¹ opposition might have to be met at each and all of these stages. One notices with interest the prohibition imposed upon the local authority by which they were not allowed, without the express permission of the central government to erect dwellings upon the cleared area. Even where they did have such permission they were to sell the dwellings within ten years from completion unless granted special relief from this requirement.

The compensation and arbitration clauses in a measure of this nature must necessarily be of the utmost importance and hence considerable attention was bestowed by the Act upon almost every detail of the procedure connected with the determining of these matters. In settling the compensation payable for lands proposed to be taken compulsorily, the fair market value of the property, as existing at the time of purchase, was to be taken, without any additional allowance for a compulsory purchase. Persons sustaining loss by the extinction of rights of way and other easements upon the purchase of any lands were to be compensated. A special schedule, of no less than thirty-two clauses, detailed the method in which lands compulsorily taken were to be purchased and acquired by the local auth-

1. Provision was made for the modification of any approved scheme by the confirming authority placing a statement before both Houses of Parliament. Where larger expenditure or further compulsory purchase of lands, etc., was involved, the original procedure had to be repeated.

ority. According to this elaborate scheme, an arbitrator was to be appointed by the confirming authority, and he was to hold an inquiry, make a public provisional award, hold a further meeting for objections, after which he might confirm his provisional award, a copy of it being deposited at the office of the local authority who were to publicly advertise it. In case of dissatisfaction, provided the amount awarded as compensation exceeded £500, either side might appeal to the courts and have the question submitted to a jury, but, if there were no appeal, the purchase would be proceeded with in the ordinary course.¹

Local authorities were to form a special fund (The Dwelling House Improvement Fund) for the purposes of the Act, and were granted power to borrow monies on the mortgage of the land, houses, or other property acquired under the Act or the rates, repaying the same out of the rates. Advances could be made by the Public Works Loan Commissioners for periods of fifty years at a minimum of $3\frac{1}{2}$ per cent. per annum.

Barely four years had passed away before it was found desirable to amend the Cross Act, the amendment being carried out by the 42 and 43 Vict. c. 63 (1879).² This Act enabled the arbitrator, if it were proved to him that, at the date of the confirming Act or at some previous date not earlier than the date of the official representation in which the scheme originated, the houses or premises whose compensation he was assessing constituted a nuisance within the meaning of the law, to deduct the estimated

1. Where the local authority were desirous of entering on the lands as soon as possible, they could deposit in the Bank of England the amount of the purchase money, or some greater sum, certified by the arbitrator as being of the proper amount, and would then be able to enter upon the lands at an earlier date than in the ordinary way. Should they do this, five per cent. interest per annum was to be paid by them upon the compensation money from the time of entry to the time of payment of the principal and interest.

2. Cross Amendment Act.

expense of abating the nuisance from the amount of compensation that would otherwise have been awarded. He could also decide that a part of a building could be acquired by the local authority without material damage to the building, whereupon the latter would not be obliged to purchase the whole of it. The clause of the main Act requiring the displaced persons to be rehoused within the area or its immediate vicinity was modified so as to permit the local authority (with the approval of the confirming authority) to go further afield, "since," so runs the section, "equally convenient accommodation at a much less cost can be often provided in this way."¹ For the purpose of providing for this rehousing, the local authority were permitted to appropriate any lands belonging to them and suitable for the erection of working class dwellings, or to purchase by agreement any such additional lands as might be convenient.

In this same year, a Treasury minute fixed the following rates of interest under the Cross Acts: $3\frac{1}{2}$ per cent. per annum where the period of repayment did not exceed 20 years, $3\frac{3}{4}$ per cent. per annum for not exceeding 30 years, 4 per cent. for not exceeding 40 years, $4\frac{1}{4}$ per cent. for not exceeding 50 years. A maximum sum of £100,000 was fixed for any one operation.²

No further legislation attracts our attention until, in 1882, the Artizans' Dwellings Act (45 and 46 Vict. c. 54), an Act in two parts, amended both the Cross and the Torrens Acts. Part I. contained at least three important modifications of the former, one dealing with the rehousing of displaced persons in London, another with the valuation of property by the arbitrator, and the third with a division of duties between the Metropolitan Board of Works and

1. Section 4.

2. See reference in *Report of Royal Commission on the Housing of the Working Classes*, 1885: Question 37.

the local authorities within its area. Taking these in their order, under the first head it was provided that if the officer conducting the local inquiry reported that it was expedient, "having regard to the special circumstances of the locality and to the number of artizans and others belonging to the labouring class dwelling within the area, and being employed within a mile thereof,"¹ to dispense with the rehousing of some of the displaced persons, the confirming authority might do so to the extent of one-half. Where the local authority proposed to house the displaced on an area situated elsewhere than in London, they might be called upon to provide either within or without the limits of that area for such number of persons of the working class displaced in the area as the confirming authority might require. This clause, it will be seen, refers to two sets of displaced persons, first, those displaced by the improvement scheme, and, secondly, those displaced (if any) by the rehousing of the former on an extra-Metropolitan area. Under the second head, the arbitrator was instructed not to include in his estimate of the value of lands or interests any addition to or improvement of the property made after the date of publication of an advertisement stating that the improvement scheme had been made, unless such addition or improvement was necessary for the maintenance of the property in a proper state of repair, nor as regards any interest acquired after such date was any separate estimate of the value thereof to be paid for the lands. Further, the too generous and too vague phrase "and all circumstances affecting such value" (to be taken into account when making the estimate) was repealed. Under the third head, the Metropolitan Board of Works were empowered to pass any official representation, made to them concerning not more than

1. Section 3.

ten houses, over to the proper local authority who were to deal with it under the Torrens Acts.

Before leaving the consideration of this measure, it is important to notice that the process of arbitration was simplified to some extent. The arbitrator was permitted to ascertain the amount of compensation demanded and offered in such manner as he thinks most convenient." After so doing he was to proceed to the hearing of parties interested, afterwards giving notice to the claimants of a meeting at which he would render his decision. Under the old regulations, this award was only provisional, and a meeting had to be summoned for the hearing of objections to it, after which the provisional award could be confirmed: under the new regulations, this was done away with, the award, when given in the first instance, was to be binding and final and conclusive, subject to appeal where either of the parties was dissatisfied and its amount exceeded a certain sum, now raised from £500 to £1,000.

Many of the clauses of the well-known Housing Act of 1885¹ have already been explained, and it simply remains for us to ascertain the purport of the Act in those parts where it specially applies to action under the Cross Acts.

The Cross Acts were extended to all urban sanitary districts without any definite limit as to population. Where an official representation under the Torrens Acts was made to a Metropolitan local authority and such authority resolved that the matter was of sufficient general importance to the Metropolis to be dealt with under the Cross Acts, or where a representation, made under the Cross Acts to the Metropolitan Board of Works, was declared by the resolution of that body not to be of general importance and such as ought to be dealt with by the local authority under the

1. 48 and 49 Vict. c. 72.

Torrens Act, the Secretary of State could be requested to appoint an arbitrator to report upon the case and also whether, in the event of it being dealt with under the Torrens Acts, the Metropolitan Board of Works ought to contribute towards the expense. Upon the consideration of this report, the Secretary of State could decide under which class of Act the representation must be dealt with. The appeal to a jury from an arbitrator's award of compensation under the Cross Acts was henceforth prohibited except by leave of the High Court of Justice or any Judge thereof at chambers. The Act also dealt with the making of bye-laws for tenement houses, and with the sanitary regulation of tents, vans, sheds, and similar structures used as dwelling places.

Though there was no very extensive utilisation of the Cross Acts between 1879 and 1890, the legislature apparently believed that the procedure outlined in them was, on the whole, satisfactory, and, consequently, with one exception, the Acts were embodied in the Housing of the Working Classes Act of 1890 about as they already stood on the statute book. The important exception was a change in the definition of an unhealthy area rendering it unnecessary to prove that an area complained of as being unhealthy was subject to disease. It was now sufficient to establish that the conditions were dangerous or injurious to health. Among the minor changes made, by the way, was one increasing the penalty of the 1875 Cross Act from £20 to £50 upon persons beneficially interested in premises dealt with under Parts I. or II., and members of the local authority, voting on questions connected therewith.

The amending Act of 1900 did not deal with Part I., and, accordingly, the further amendment of 1903 (3 Ed. VII. c. 39) represented the first substantial alteration of

this portion of the housing law since 1885. The changes made were (1) extension of the maximum loan repayment period to 80 years, (2) as regards money borrowed for housing purposes, the removal of the limitation imposed by the Public Health Act of 1875, (3) the empowering of the central authority to order a local authority, even though the latter should pass no resolution as stated in the principal Act, to make a scheme under Part I. (or Part II.), enforcing their order by mandamus if necessary, (4) the granting of the same appeal privileges to any twelve rate-payers of the district, as belonged, under the main Act, to the twelve originally making complaint to the Medical Officer of Health, (5) the attaching of exactly the same force to a provisional order as to a confirming Act in cases where land is not proposed to be taken compulsorily or, being proposed to be so taken, in cases where there are no objections raised within two months of the publication of the order (if objections of land owners can be met by a modified order, the same can be substituted for the original order without recourse to Parliament),¹ (6) the modification of the obligation on the part of the local authority to advertise a Part I. scheme, after they have prepared the same, during one of the three months, September, October, and November, any part of the year being now available.

The Act of 1903 is also noteworthy in that it extended the controlling power of the central authority² over dis-housing projects contained in local Acts and Provisional Orders. The inclusion of these powers resulted from the

1. The modified order must be advertised and notified as in the case of the original, but no petitions are to be received or to have any effect unless such as have been presented against the original order or such as are concerned solely with the modifications sanctioned by the new order.

2. For London, the Secretary of State; for the remainder of the country, the Local Government Board. See Section 16 of Act.

report of the Joint Select Committee (1902) on Housing of Working Classes, to which a reference was made in the first chapter. The important schedule in which these powers are prescribed is given in full in Appendix B, so that a brief summary will suffice here. It is laid down in the body of the Act that the provisions of the schedule are to apply where land is acquired by local Act or Provisional Order or Order having the effect of an Act, either compulsorily or by agreement, by any authority, company or person or where land is acquired compulsorily under any general Act other than the Housing Acts. Working men's dwellings, occupied by thirty or more working class people, are not to be taken until the central authority have approved a rehousing scheme, or have decided that such is unnecessary. In this housing scheme, the central authority have to take into consideration not merely the number of present occupiers, but also any persons of the working classes displaced within the previous five years in view of the acquisition of the land by the parties seeking the powers of the Act or Order—a clause intended to prevent evasion of responsibilities¹ under the Act, but somewhat difficult to make really effective inasmuch as many reasons, apart from the acquisition of the land, might be plausibly advanced by ingenious minds. In the execution of the housing scheme, resulting from the dishousing, lands are to be appropriated for twenty-five years from date for the purpose of dwellings for working people, unless the central authority dispense with this requirement. Other powers granted enable the central authority to require new houses to be ready for occupation before the proposed dwellings are taken, also to enforce the

1. The basis of the provisions of the schedule is to be found in the Parliamentary Standing Orders, whose provisions had been evaded according to evidence before the Joint Select Committee.

carrying out of the provisions of approved housing schemes by mandamus. Entering on such workmen's dwellings without consent of the central authority renders the offender liable to a penalty of £500 in the case of each dwelling taken. Not even the most ambitious administrative body could ask for more lavish powers than Parliament conferred upon the Local Government Board (or the Secretary of State) in this matter. Included in the schedule, by the way, will be noticed a further edition of the standard "working class" definition, which is clearer and more definite in its phraseology than its legal predecessor.

With the Act of 1903, the present outline of housing legislation necessarily comes to a close, though two further chapters in this Part of the volume will deal with the utilisation of the legislation. Parliament has certainly not hesitated to provide our local authorities with wide extending powers. It would seem as though the only thing left was to place these powers into discreet and really effective operation.

CHAPTER VII.

THE UTILISATION OF HOUSING LEGISLATION IN ENGLAND.

The development of housing legislation in this country has been briefly covered in the preceding three chapters, but only incidentally has anything been said as to the extent to which it has been operative. It is important to ascertain whether any material improvement in the housing conditions of the poorer classes may be placed to the credit of the various measures composing that legislation. In 1885, the Royal Commission on the Housing of the Working Classes came to the conclusion that, during the preceding thirty years, there had been a great improvement in the dwellings of the working classes, and, no doubt, considerable progress had been made, both in building and sanitary regulation, in the direction of increased efficiency of supervision. The local authorities, under the stimulus of the greater publicity to which their conduct was subjected by the press, had come to recognise more fully their responsibilities and duties. But, as just indicated, the means adopted by them to secure the health and, to some degree, the comfort of the inhabitants of their respective areas of jurisdiction had been those provided by the sanitary, and building Acts rather than by the housing Acts, commonly so called. Fair progress had been made in matters affecting the sanitary and structural supervision of individual streets and houses, but there had been little attempt to utilise the more or less radical powers, placed in their hands by Parliament, either in the reconstruction of insanitary areas, or in the demolition of houses unfit for habitation or conducing to make other houses unfit, or in

the actual building up of new property. The evils resulting from the overcrowding both of houses and of persons, which the housing legislation¹ had been designed to cure, were little mitigated. Though much legislation had been provided, "the existing laws," reported the Royal Commission, "were not put into force, some of them having remained a dead letter from the date when they first found place in the statute book."

When drafting this part of their report, the Commissioners would have prominent in their minds, probably, the instance of the Shaftesbury Act of 1851, which had been almost totally ineffective. Local authorities had not evidenced the slightest desire to make use of its powers; only one exception to this general indifference towards the Act is known to the writer—Huddersfield, where in 1853 a municipal lodging house had been erected under the Act. It seems, as the Permanent Secretary of the Local Government Board indicated in his evidence before the Commission, that the Act had been generally regarded as providing for the establishment of a superior kind of common lodging house rather than for tenement dwelling houses,² and this no doubt dissuaded municipalities from adopting it, as there was a well-marked reluctance on their part to assume the responsibility of the direct management of such places. The vague wording of the Act afforded ground for such a view of its purport, though its noble author hardly intended it to be so limited; indeed, in his evidence (1884), he went so far as to assert that, if the Act had been put into operation, it would have been found to provide almost everything required in the way of legislative powers. Fifteen years later, the Labouring Classes Dwelling Houses

1. Including under that phrase those portions of the sanitary Acts which deal with overcrowding.

2. *Royal Commission*, 1884-5 evidence, 375.

Act, 1866, in granting power both to local authorities, companies, associations, and individuals to borrow money for the provision of housing accommodation, employed the wider term, 'dwellings,' without any limitation upon its meaning, except that such accommodation should be for the working classes. Certainly, many tenement dwellings were erected by private enterprise under the facilities afforded by this enactment, and as, according to its second section, the 1866 measure was to be deemed incorporated with that of 1851 and the two read together as one, it may be assumed, with fair probability, that local authorities could have interpreted the earlier Act in the light of the later, and have proceeded to act accordingly. However, they did not do so. The Secretary of the Public Works Loan Board, in giving evidence before the Royal Commission, stated that, up to March, 1884, only one loan under the 1866 Act had been advanced to a local authority, the one entitled to this distinction being Liverpool.¹ Subsequent to the restrictions of the Treasury Minute made under the powers of the Public Works Loans Act of 1879, the larger municipal corporations were not likely to appeal for advances to the Loan Commissioners, inasmuch as they could probably borrow, on equally favourable terms, on their own stock, and hence much evidence of them in the accounts of the Commissioners after that date is not to be expected; but neither there nor elsewhere is there any record of dwelling or lodging houses in England being erected by them under the Shaftesbury Acts, though houses were erected under the requirements of local Acts, as, in 1865, 1875, and 1880 by the Corporation of the City of London under the Holborn Valley Improvement Act, in 1882 by Huddersfield, and, after 1875, under the Cross

1. *Royal Commission*, 1884. 11169—11176.

Acts, as by the Corporation of the City (Petticoat Square site, 1877), and by Liverpool (Victoria Square and Juvenal Dwellings).¹ The latter borough, as we have noticed, did borrow a sum of £13,000 from the Loan Commissioners, but, while it thus availed itself of the facilities offered under the 1866 Act, its action was really the result of powers exercised under a local Sanitary Act obtained in 1864, so that the dwelling accommodation provided by the Corporation in 1869 can hardly be directly attributed to the stimulus of the Acts of 1866 and 1851.

In the case of parochial authorities, the indisposition to assume the powers of the Act may have been intensified by an unwillingness to undertake the work in the only way the Act authorised them, namely, by appointing Commissioners into whose hands the execution of its powers had to be put. It has been urged also that the absence of compulsory powers of purchase from the Act rendered it an undesirable measure from the point of view of the local authorities, inasmuch as, in treating for lands and buildings by agreement, they would have found it very difficult to purchase at a fair market price, vendors looking upon municipal and similar bodies more or less as a providential means of securing to themselves abnormal rates of profit upon their transactions. Finally, and this applies to many Acts besides the Shaftesbury one, there was, with few exceptions, a widespread apathy on the part of municipal bodies towards the undertaking of any further duties than were already obligatory upon them.

Private enterprise, however, though not legislatively recognised until 1855 (the Labourers' Dwellings Act) and not financially assisted until 1866, was undoubtedly stimulated by the facilities afforded. In addition to the Metropolitan Association for Improving the Dwellings of

1. *Journal of the Royal Statistical Society*, 1901, pp. 222-3.

the Industrious Classes (1847), and the Society for Improving the Condition of the Labouring Classes (1850), which were established prior to the enacting of the measures named, the following companies and other organisations were all in operation prior to 1890—the Peabody Donation Fund Trustees (1864); the Improved Industrial Dwellings Company, Ltd. (1864); the Strand Building Company (1867); the Artizans', Labourers', and General Dwellings Company, Ltd. (1867); Bell Street, Edgware Road, Trust (1870); the National Dwellings Society, Ltd. (1875); the Victoria Dwellings Association (1877); South London Dwellings Company, Ltd. (1879); the East End Dwellings Company, Ltd. (1885); the Metropolitan Industrial Dwellings Company, Ltd. (1886); the Four Per Cent. Industrial Dwellings Company, Ltd. (1887); the Tenements Dwellings Company, Ltd. (1887); besides a few similar organisations in the provinces, such as the Newcastle Improved Industrial Dwellings Company, Ltd. (1870), and the Salford Improved Industrial Dwellings Company, Ltd. (1871).¹ The (London) Society for Improving the Condition of the Labouring Classes also did some work in Hull. Under the 1866 and 1879 (Public Works Loans Act) Acts, some of these undertakings borrowed considerable sums from the Loans Commissioners. The Metropolitan Board of Works, it may be noticed, sold most of their sites, cleared under the Cross Acts, to the Peabody Trustees, the Improved Industrial Dwellings Company, and the East End Dwellings Company, the statutory rehousing requirements being fulfilled by the purchasers. The quarter of a century succeeding the year 1865 was a period of marked activity on the part of these companies and associations.

In connection with the 1866 and 1879 measures, the Working Men's Dwellings Act of 1874, the clauses of which

1. As well as the Leeds Industrial Dwellings Co. (1876).

were substantially incorporated in Part V. of the Municipal Act, ought to be noticed. Though the powers conferred were not made much use of, yet the statute might have become very useful indeed, for just as the 1868 Act facilitated the obtaining of monies, so this Act facilitated the acquisition of sites, and a combination of this kind, properly arranged and worked, might have enabled private enterprise to accomplish great things in relieving the pressure of population upon the cheaper sort of house accommodation. The Local Government Board reports covering the years 1888 to 1905 record but six instances during those years of the utilisation of the statute—Carlisle and Leicester in 1898-99, Devizes in 1900-01, Devizes again and Marlborough in 1901-02, and Marlborough again in 1904-5. Each year, since 1888, the Local Government Board has published in Appendix D. of its report a table headed "Instruments issued by the Local Government Board to Municipal Corporations under the Municipal Corporations Act, 1882, in respect of purposes other than the raising of loans during the year ending on the 31st March, . . .," and it is in this appendix that the references to the above named places are to be found. Prior to 1888, the powers exercised by the Board with reference to the corporate property and liabilities of municipal corporations belonged to the Treasury;¹ hence the Local Government Board reports give no record of instruments issued before that year.

The Torrens Act of 1868, subsequently amended in 1879, 1882, and 1885, was based upon the principle "that the responsibility of maintaining his houses in proper condition falls upon the owner, and that if he fails in his duty, the law is justified in stepping in and compelling him to perform it." It further assumes "that houses unfit for human habitation ought not to be used as dwellings,

1. Local Government Board Report, 1888—89, p. 21.

but ought, in the interests of the public, to be cleared and demolished, and to be subsequently rebuilt. The expropriation of the owner is thus a secondary step in the transaction, and only takes place after the failure of other means of rendering the houses habitable.”¹ The principle thus enunciated is a satisfactory one, but it was found difficult to carry it into effect, and as a result very little action was taken under these Acts. According to the statement of the representative of the Local Government Board, made before the Royal Commission, no appeal of householders, as provided for by the 1868 Act, in the case of a local authority neglecting to enforce its provisions, had ever come before the Board,² and in only one case (Parish of Marylebone) had they been asked to appoint an arbitrator under the Torrens Acts.³ By the 1879 amendment, the Metropolitan Board of Works had been given powers to enforce the Act where the local authority declined or failed to act, but the Commissioners were assured that this privilege had never been exercised, nor that given, in 1882, to Boards of Guardians, granting them the right to make a complaint to the Metropolitan Board of Works upon the failure of the local authority to act.⁴ The former considered the clauses of the 1879 Act, bearing upon their power of interference, obscure, and so took refuge from litigation in inaction. Facts like these testified pointedly to the practical failure of the Act as an operative measure. According to a Parliamentary Return issued in 1889, during the half-dozen years 1883–88 there were only four towns outside of the Metropolis where it was put into effect, viz., Manchester, Nottingham, Oldham, and West Ham. Where the local authorities

1. Draft Report of Chairman. *Select Committee*, 1881–2.

2. *Royal Commission*, 1885—337.

3. *Ib.* 314.

4. *Royal Commission*, 1885—333.

did anything at all, they generally preferred to work under the sanitary Acts or local Acts. Thus, Limehouse, St. Leonard (Shoreditch), and Stroud took action under the Nuisances Removal Acts, Birmingham under the Health Act of 1875, and Bolton, Bradford, Leeds, Liverpool and Salford under local Acts of one kind or another. It is significant that the Return names eight urban sanitary districts with a population of not less than 100,000 people each, and fifteen London parishes, in which proceedings had not been taken under the Acts, and for which no information had been furnished to the authorities as to whether action had been taken under local Acts. The details of such action as was taken under the Torrens Acts during the years mentioned will be found in the following table, taken from Parliamentary Return 287, 1889:—

TABLE XXI.

LIST OF URBAN SANITARY DISTRICTS WITH A POPULATION OF NOT LESS THAN 100,000, AND OF PARISHES OR DISTRICTS IN THE METROPOLIS, WHERE PROCEEDINGS WERE TAKEN UNDER THE TORRENS ACTS DURING THE PERIOD 1883—88.

Name of District or Parish.	Year.	Number of dwelling houses reported unfit for Human Habitation.	Number of dwelling houses for which orders for repair or demolition were made by Local Authority.	Number of dwelling houses for which such orders were carried out or houses closed with or without Magistrate's Order.
Manchester	1886	160	135	135
Nottingham.....	1883	21	21	21
„	1884	59	59	59
„	1885	5	5	5
„	1886	17	17	17
„	1887	5	5	5
„	1888	17	17	17
Oldham	1884	5	5	*5
„	1887	2	2	+2
„	1888	3	3	+3
West Ham	1884	23	23	23
„	1885	6	6	6
„	1887	1	1	1
„	1888	1	1	1

Parishes or Districts in the Metropolis... 1883—88 **1632 ††863 837

* Permanently closed. † Repaired : at date of return in process of sale for demolition. ‡ One permanently closed. Two closed for repairs.

**Dealt with under Sanitary Acts	207
Works undertaken or dwelling closed voluntarily by owner ...	17
Owner undertook not to let or use premises for human habitation	1
Demolished under improvement scheme	40
In hand at time of return	24
Reports not entertained by local authority	86
No further proceedings	394
	<hr/>
	769

††Lapsed	10
Not carried out	16
	<hr/>
	26

During the period covered by the Return, no memorial had been addressed to the Secretary of State or to the Local Government Board protesting against the refusal or neglect of local authorities to put the Act into force: we have seen that this was also the case in the decade and a half preceding the holding of the Royal Commission.¹

There were certainly real difficulties in the Torrens code which deterred local authorities from utilizing it. One of the most conspicuous of these was the fact that the amending Act of 1879 enabled owners of property, upon which a repairing order had been made, to demand that the local authority should purchase—a most efficacious means of preventing them from making such orders. This clause was too absurd to have a very long existence, and so in 1885 it was struck out. The real intent of the Act, moreover, could often be evaded by a delusive system of repairs; the owners might execute just sufficient repairs to satisfy the justices to whom an appeal would be made, though by no means enough to place the property in good sanitary condition: thus the object of the repairing order would be frustrated. In one way or another, the operation of the Acts was likely to cause much trouble to local authorities at the risk of accomplishing very little, and, where something was accomplished, heavy expenses were likely to be incurred. Facility of appeal, rigidity of arbitration, and profuseness of compensation are defects potent to nullify the usefulness of any legislation. Nor were these the only weak points in the Torrens Acts. Unhealthy dwellings, compelled to be repaired or reconstructed, sprang up again on the same site, the street or court remaining as congested as ever, unless further measures could be

1. Torrens Act being passed in 1868, the statement in the text thus covers twenty-one years; it may be added that the short time intervening between 1888 and the passing of the 1890 Act witnessed no change in this respect.

adopted. Obstructive buildings, after 1882, could be demolished and their sites kept as open spaces or highways, but a fairly considerable area might require entire reconstruction, and yet be too small to justify the costly processes of the Cross Acts. Ultimately in 1890, as we have seen, this was reached by allowing small areas to be dealt with under Part II. (which was modelled upon the Torrens Acts), but, even prior to this, a step had been made in the same direction by the rule of the 1882 Act that representations dealing with not more than ten houses should be dealt with under the Torrens Acts. In connection with the handling of schemes under the Cross and Torrens Acts, much friction arose between the Metropolitan Board and the local vestries within its area of jurisdiction. The latter were anxious to have as many of their schemes as possible treated under the Cross Acts and thus thrown as a charge upon the whole Metropolis, the former's anxiety was just in the opposite direction and hence there was a constant shuffling of responsibilities,¹ until at last the 1885 Act settled the matter by empowering the Secretary of State to hold an inquiry and decide.

The Cross Acts proceeded upon a different principle from the Torrens. "They contemplate dealing with whole areas, where the houses are so structurally defective as to be incapable of repair, and so ill-placed with reference to each other as to require, to bring them up to a proper sanitary standard, nothing short of demolition and reconstruction. Accordingly, in this case the local authority, armed with compulsory powers, at once enters as a purchaser, and on completion of the purchase proceeds forthwith to a scheme of reconstruction."² Like the preceding series, they were largely neglected, though perhaps not to

1. *Royal Commission*, 1884—329, 341, 342.

2. *Draft Report of Chairman, Select Committee*, 1881-2.

the same extent. The chief reason for this neglect seems to have been the great expense entailed by procedure under their powers. Mr. Shaw Lefevre's evidence in 1884 stated that eleven improvement schemes carried out in London under the Cross Acts resulted in a loss of £1,250,000, to the Metropolitan Board of Works,¹ and of this sum no less than £400,000 was due to excessive valuation. Mr. Chamberlain estimated the cost of the Birmingham scheme under the Act to be £300,000 or £400,000 over the ordinary market value,² and this in spite of the very carefully worded arbitration clauses of the Act. The causes of such high compensation are not difficult to ascertain, and as they still operate to a greater or less degree, it is worth while briefly considering them. For one thing, there appeared to be a constant tendency on the part of arbitrators and juries to deal very liberally with the monies of the local authorities. Not for one moment is it suggested that either arbitrators or juries did not strive their utmost to come to a fair and just award, but the contest between local authority and private owner often seemed like a struggle between a giant and a dwarf, between strong and weak, and consequently there was a natural disposition to emphasize every point in favour of the latter. Probably the thought was always present that the former had an inexhaustible purse to draw upon, in the shape of the rates. But there were other forces at work over which arbitrators had no control. From the enhancement of rental value by the overcrowding of individuals within a house proper deductions were to be made, but no provision was made for enhanced value brought about by overcrowding of houses upon an area whereby its rent and the rent of the houses were driven up, and compensation necessarily raised above

1. *Royal Commission*, 1885—12634.

2. *Ib.*, p. 34 of Report.

the normal—yet the evils resulting from house overcrowding are as serious, indirectly if not directly, as those from human overcrowding. Another circumstance, making for increased compensation, was the number of interests involved in the ownership of land and the buildings upon it. As was pointed out to the Commission, besides the ground landlord there would be, perhaps, two or three intervening persons between him and the ultimate tenant. All these lessees and sub-lessees had to be compensated and though it would have been proper simply to divide the amount of compensation that would have been due to a single interest in the property, in practice, this was very far from what was done; generally, the greater the number of interests, the larger was the compensation and of course the law costs. Apart from such conditions, the original Cross Act, in one particular, directly influenced the arbitrators to increase the amount of compensation, the clause, namely, in which they were instructed, in assessing the compensation payable in respect of lands or interests taken compulsorily, to take into account “all circumstances affecting such value.” A more than literal obedience to the clause was given, for, in numerous instances, the fortunate proprietors of condemned property—unfit for habitation—received as much compensation as though their houses were in a most satisfactory condition. The Select Committee (1881-82) had clear evidence before them that the arbitrators had been influenced by the clause to increase the valuation, and as a result it was struck out, by the 1882 Act, both from the Cross Act of 1875 and the Torrens Act of 1879.

The Cross Act as originally framed rigidly insisted upon the rehousing of as many people of the working classes as were displaced, by a scheme under it, within or near the area of improvement. Such rehousing was very expensive

and sometimes seemed somewhat unnecessary inasmuch as, during the period of the clearing and reconstruction of the area, the former tenants had secured fresh accommodation in which they had settled down again, and, as a result, the tenants of the new dwellings were far from being identical with those displaced. After four years' working of the Act the absolute restriction of the locality of the rehousing was found to be impracticable, and, in three years more, that is in 1882, the rule requiring the rehousing of all persons (of the working classes) displaced was recognised to be unnecessarily strict, and, so in the 1879 and 1882 amendments, permission to modify these requirements was granted to the central authority.

Another defect attaching to the Cross Act, as also to the Torrens, was the dilatory mode of procedure it countenanced. In each successive measure amending the 1875 Act there is evidence of an effort to remove causes of unnecessary delay, markedly testifying to the difficulty that existed in securing its expeditious working. All of these difficulties and impediments were strongly complained of by the Metropolitan Board of Works. One restriction they felt very keenly was the prohibition of the sale of cleared sites except under the obligation that working class dwellings should be built thereon, for this prevented them obtaining more than one fifth of the commercial value of the land which they themselves had to pay. For example, under the 1887 St. Luke's scheme, land, worth commercially 1s. 2d. per square foot, had to be sold, on account of the limitation of its use, for twenty years' purchase at a rent of 3d. per square foot.¹ In view of the many difficulties experienced by local authorities in the working of the Cross Acts, especially during the period 1875 to 1882, it

1. Stewart: *Housing Question in London*.

is not surprising that extensive schemes of reform were not common. Still, though comparatively neglected, a certain amount of action was taken under them, particularly by the Metropolitan Board of Works, who borrowed nearly £1½ millions for the purpose of the Act, £1,330,000 of which was borrowed between 1878 and 1881 inclusive. Prior to 1889 this body had completed sixteen schemes and initiated six others which were completed by the London County Council. The cost of the sixteen schemes worked out at £1,323,415 though it had been estimated at £759,424: under them 22,868 persons were displaced and 27,780 rehoused. The remaining six schemes cost £281,673, about £54,000 above the estimate, and displaced 6,188 persons, rehousing 2,930. It should be borne in mind that the Metropolitan Board did not undertake any rehousing, but simply sold the sites at nominal prices to various companies for building working class dwellings, these companies erecting 7,026 dwellings containing 14,093 rooms. The following table summarises the work done.

TABLE XXII.

ACTIVITY OF THE METROPOLITAN BOARD OF WORKS—CROSS ACTS.¹

	Estimated Cost of Clearances. £	Actual net Cost. £	Extent of areas dealt with. Acres.	Number of Persons displaced.	Number of Persons rehoused.
16 Schemes*	759,424	1,323,415	42 ¹ / ₇	22,868	27,780
6 Schemes†	227,930	281,673	8 ¹⁹ / ₂₀	6,188	2,930

* Completed. † Commenced—completed by London County Council.

1. For further details see Parliamentary Return 275, April 1888.

In 1877, the Commissioners of Sewers of the City of London cleared the Golden Lane and Petticoat Square neighbourhoods under the Act,¹ Liverpool cleared two sites, Birmingham distinguished itself, immediately after the passing of the Act, by initiating quite an extensive clearance, an example followed by its neighbour, Wolverhampton; Swansea, Walsall and Norwich also took action under its powers, borrowing monies for the purpose from the Loans Commissioners. A Parliamentary Return, issued in 1888, gives interesting details concerning the work done by the provincial urban sanitary authorities from the date of the enactment of the Cross Act to the April of 1888, and it may be taken as practically covering the whole period prior to the 1890 Act.² The information is tabulated as shown on the following page.

1.

Date of Improvement Scheme.	Number of areas referred to.	Size Sq. Ft.	Money borrowed for purposes of the Act.	Estimated Cost of Improvement Scheme.	Actual Cost.
Oct., 1876	... 4 ...	126,390	... £347,000 ...	£284,544	£328,765
				Independent of buildings.	Including buildings, but exclusive of interest or loans.

Two official representations were made, affecting 22 areas covering 458,970 square feet, four of which were proceeded with as above. Of the remaining 18, one was in abeyance at the date of the return from which these particulars are abstracted (April, 1888), and, with regard to the other 17, the houses had been pulled or were being pulled down or alterations carried out without any further action on the part of the Commissioners. In three cases, railway extensions accounted for the demolition.

2. Birmingham was given authority, in 1887, to raise £100,000, and, in 1890, £4,000.

TABLE XXIII.

IMPROVEMENT SCHEMES OF PROVINCIAL URBAN SANITARY
AUTHORITIES, UNDER THE CROSS ACTS, 1875—85.

Date of Improvement Scheme.	Urban Sanitary Authority.	No. of areas referred to.	Size.	Money borrowed for purposes of Acts. £	Estimated cost of such Improvement Scheme. £	Actual cost of such Improvement Scheme.
1875	Nottingham ...	1	1306 sq. yds	None	1,000	A profit of £84 14 5
	Liverpool ...	1	4 acs. 1 rd. 5 pls.	130,000	Total 92,600 Net 62,254	£67,197, cost of land and clearing same. £63,629, cost of 5 blocks of dwellings, 322 tenements £231,652
					For acquiring land and clear- ing same	This is capital expenditure £17,799
1876	Wolverhampton	1	11 acres, 3 roods	228,239	Total 162,307 Net 45,307	£1,644,869 18 5 to date of return
	Walsall ...	1	2acs. 2rds. 2pls.	15,000	Total 17,000 Net 10,510	£120,979
	Birmingham ...	2	93 acres	1,650,000	1,344,000 (Original estimate)	
	Swansea ...	5	11acs. 1rd. 18pls.	120,979	Total 61,280 Net 11,044	
1877	Norwich ...	1	2 acres, 2 roods	10,000	Net 20,800	£9,406 19 11
	Devonport ...	1	3 acres, 35 poles	None	Net 35,000	£1,546
1878	Newcastle-on- Tyne	1	5,533 sq. yds.	None	Total 40,000 Net 18,300	Scheme abandoned
	Derby ...	2	6acs. 1rd. 3 pls.	None	Total 86,540 Net 37,774	Nothing done by Town Council at date of return
1881	Nottingham ...	1	12,813 sq. yds.	160,000	Total 84,500 Net 35,500	Not ascertainable at date of return

The Return also states that official representations were made at Dover (1875), Exeter (1876), Nottingham (1876),¹ Hastings (1877),² Brighton (1877),³ Sheffield (1877),⁴ and Ilfracombe (1888),⁵ but no provisional orders had been

1. Some buildings purchased at a cost of £134. 1s. 3d.

2. Local authority considered it too expensive.

3. Question deferred.

4. Complaint by upwards of 12 ratepayers to the medical officer of health, but he "represented" against their complaint, and no further action was taken.

5. Local Board deemed an improvement scheme unnecessary.

applied for up to the date of the Return. Manchester, it is recorded, had taken action under local Acts and under the Torrens Acts, Salford under a local Act, and York under the Public Health Act.

Thus far in the chapter, attention has been concentrated upon the working of legislation prior to 1890, this date being chosen not because it marks an organic change in the nature or scope of the particular class of legislation now being studied but simply on account of its convenience for retrospection and criticism. As stated in an earlier chapter, the period since 1890 has not witnessed substantial alteration in the composition of the law. When, in that year, the three series of Acts, Cross, Torrens, and Shaftesbury, were consolidated, modifications in their provisions were made with the object of removing some of the difficulties that had been experienced in the working of the previous Acts. To a certain extent, this was successful though, accepting for the moment the policy indicated in the Act and in its predecessors as a proper and justifiable one, it is still possible to discover points in the practical application of its powers which denote that the amending process may still continue. Indeed, since the date of the Act, there has been agitation by municipal authorities and individual reformers, aiming at a more or less radical overhauling of the powers and duties therein conferred by Parliament upon local government. With regard to the alteration of the Act so as to make it more successful along the line of policy it pursues, there are certain specific changes which the weight of public opinion seems to favour. I must confess to some hesitation in using the phrase "public opinion" here, because it is questionable whether public opinion is a good guide. The great masses of the people of all classes, I fear, have no opinion upon the matter, or, if they have, its value is vitiated often enough by a state

of mind that condemns or approves of any course of action just as it varies from or agrees with the precepts of the socialism of the man in the street. Whether these precepts are right or wrong, obviously each case ought to be analysed unbiasedly and judged upon its own merits, but this is just what people in general do not do. Yet it may be assumed, perhaps, that municipal bodies, which are supposed to represent and to come into immediate touch with the people, have given more careful consideration to a matter affecting the welfare of their constituents. Certainly, these bodies have clearly marked their approval of the *modus operandi* of the law: their desires are in the way of amendment with the object of increasing their powers and enabling them to enter more actively into the combined work of housing and dishousing. One of the largest, most representative, and most influential authorities of local government is the London County Council, and, in a report of the work carried on under the Housing Acts by the Committee of the Council charged with the same, made in 1900,¹ there were embodied definite proposals which both mark out the general policy of the Metropolitan local parliament and also may be taken as a fairly accurate index of the trend of municipal opinion, as well as indicating the difficulties which both the London County Council and other local authorities had experienced, up to the date of the report, in putting the Act into operation.² It is not necessary to enter into a description of every amendment proposed in the report to which reference has been made, and attention will be confined to the more important ones such as would materially affect the action

1. Stewart—*The Housing Question in London*.

2. *The Report of the Glasgow Municipal Commission on the Housing of the Poor* (1904) and also the *Recommendations of the Citizens' Association of Manchester upon Housing Conditions in Manchester and Salford* (T. R. Marr, 1904) should not be overlooked in this regard.

of local authorities in general, if adopted. These were as follows:—(1) After the lapse of three years from the clearance, a Part I. scheme should be capable of being modified by a local authority, so that the land may be sold free from the conditions of the scheme, other lands being acquired with the purchase money upon which the accommodation for the working classes should be provided. (2) Power should be given to a local authority to insert a betterment clause in any scheme under the Act. (3) A provision should be included in Part II. fixing the value of the property at the time of the service of the notice upon the person interested as the value to be compensated. (4) The local authority should be empowered, in the case of property which cannot be rendered fit for human habitation without reconstruction, to proceed for closing orders without first serving notice to repair. (5) The local authority should be able to acquire, under a Part II. scheme, neighbouring lands, if necessary to the effective operation of the scheme. (6) To prevent any dealing with property, to which a scheme should be applied, in anticipation of its being acquired under a scheme, and to facilitate the making of such schemes, immediately upon the passing of a resolution by the local authority declaring any area to be insanitary, an inspection should be made on behalf of the confirming authority, the result of which should be conclusive as to the condition of the property for the purpose of the local inquiry held later on after the formulation of a scheme. (7) The confirming authority should have power, under proper conditions, of including in a scheme further properties than are comprised in the scheme as originally drawn. (8) The local authority should not be required to sell and dispose of, within ten years, houses erected under a Part I. scheme. (9) The compensation clauses should be modified, and, in particular, it should

be made the duty of the freeholder to see that dwelling houses on his property are fit for human habitation: if an official representation be made under the Act, he should have power to re-enter into possession, with only the obligation imposed of re-building, upon the site, houses for the working classes. Should the freeholder fail to fulfil this obligation, the local authority should be empowered to take possession of the land, paying only the market value of the land subject to the obligation to rehouse persons of the working classes, and should then be required to rebuild such dwelling houses on that site.¹

Some of these proposals have already materialised into actual legislation, the powers desired under both Clauses 4 and 5 having been granted by the 1903 Housing Act, thereby constituting a distinct improvement in the portions of the housing law affected.²

There seems to be no logical ground for objection to Clause 1, as it represents merely the further application of a principle already acknowledged in the later modifications of the State housing policy. The incorporation of the powers detailed under both this Clause and Clauses 3 and 6 would certainly tend towards economy in the handling of improvement schemes. While personally I do not favour too frequent resort to extensive schemes of demolition and reconstruction, such schemes are, at times, undoubtedly necessary and desirable; hence, every feasible and proper means of reducing any abnormal expense likely to arise from their execution should be provided for in our legislation. As regards the removal of the time limitation upon houses erected by a local authority under a Part I. scheme, referred to in Clause 8, it seems incon-

1. Stewart—*Housing Question in London*, pp. 60—6.

2. The seventh recommendation is somewhat vaguely phrased, but may be considered to have been followed in part by the sixth section of the 1903 Act.

sistent with the privilege granted to the same local authority to erect dwellings, under Part III., without any time limit; in this matter, there is hardly a sound basis of reason for differentiation between the powers of the two parts, and, if the principle of Part III. is a correct one, the local authority should be able to retain its ownership of Part I. dwellings without the necessity of obtaining special permission from the central authority at the expiration of ten years.¹

The issue raised by Clause 7 of the above London County Council recommendations is not so easily determined; in fact, it may raise the whole question of direct Parliamentary supervision. This I do not propose to discuss at present, but may say that Section 15 of the 1890 Act provides for modifications of a Part I. scheme with the restriction that, if a larger public expenditure is to be incurred than provided for by the original scheme, the sanction of Parliament must again be sought; but, under the extended powers of the 1903 amending measure, it is evident that neither in the original nor in the modified schemes, where there is no opposition to the same, is it necessary for the confirming authority to have recourse to Parliament. The time may come when, even in schemes where compulsory purchase of lands is included, the final power will lie with the Local Government Board, except in cases where that body and the local authority may disagree and refer to the Legislature as an arbitrator.

The second and ninth Clauses are noteworthy because they touch upon quite controversial questions, and indicate that the London County Council, though sometimes

1. The clause to which reference is made is Para. 5, Sect. 12 of Part I. of the Act—"If the local authority erect any dwelling out of funds to be provided under this part of this Act, they shall, unless the confirming authority otherwise determine, sell and dispose of all such dwellings within ten years from the time of the completion thereof."

accused of being over-sparing in the exhibition of its wisdom, is, at any rate, not lacking in courage. The latter clause seeks to place powers in the hands of every local authority that might be discreetly used or very indiscreetly, and it is to be feared that an enthusiastic Council might be carried away on a wave of reforming zeal to cause more unsettling of local social stability and more resulting mischief than half a century might put right. Without pretending to say the last word upon the subject, it would seem reasonable to urge that the closing and other powers, exerciseable by the local authority through the courts, enable that body to penalise pretty severely the parties immediately responsible, viz., the occupiers and the owner of the buildings, whether the latter be the freeholder or not; to go further than this, in the present involved conditions of land and property ownership is not a practicable proposition.

The second clause brings up the 'betterment' problem, and it should be at once noticed that a modified application of the principle of betterment was admitted into a Torrens scheme so long ago as the year 1879 and extended in 1882, the provision being also reproduced in the 1890 Act (Section 38). Hardly anyone would dispute, from a theoretical point of view alone, the desirability of a system of betterment in the improvement of public property, but the broad application of the principle presents a problem of the greatest difficulty. The arguments against the practicability of the principle are familiar, but may be briefly restated. Under a Part I. scheme, how far from the area is the arbitrator to extend his betterment? If this be fixed in the scheme, it is bound to be somewhat arbitrary in its limits, and, if no such limits are fixed, how is he to make an investigation which may be almost illimitable in scope? In any case,

the time required for a proper inquiry would cause much delay in the award and considerable inconvenience. The inhabitants of the vicinity of an improved area are bearing, under the present general system of local taxation, a portion of the burden of the expense of improving other localities; now if they are to pay for their own betterment, would they not be entitled to ask to be relieved from a portion of the tax burden they bear for other districts within the same municipality? This would involve a rearrangement of local taxation, a difficulty in itself. These are practical obstacles in the way of a broad application of the system of betterment. The more general arguments against it are concisely stated by Dr. E. Schuster in R. H. Inglis-Palgrave's *Dictionary of Political Economy*, namely:—(1) There is hardly any public expenditure which does not benefit somebody, and it would be obviously unfair to give away these benefits in some cases and sell them in others. (2) If public bodies may ask for contribution from persons benefited by their expenditure, irrespectively of the objects of the expenditure, private corporations or individuals ought to have the same right. (3) It is dangerous to establish a principle of taxation, the incidence of which, instead of being determined by definite general rules, depends on the discretion of one or more individuals whose fitness cannot be ascertained beforehand, and upon a calculation of probabilities which may, and frequently will, be erroneous. (4) If the effect of public expenditure on private property is to be considered at all, irrespectively of the object of the expenditure, the loss ought to be considered as well as the gain.

The 1882 and 1890 enactments extended the principle of betterment from property of the same owner to the property of any owner; no doubt, it would be inequitable that only owners of property dealt with should be liable to

pay for the betterment of their own property in the neighbourhood, and that other owners, though sharing equally in the benefit, should escape free from any burden of this kind, but the extension makes the practical application of the principle immensely more difficult. Yet, if it is right to apply it in one case, surely it must be so in all, and so the London County Council, accepting the provision for betterment already made in Part II. of the Act, are logically justified in pressing for its extension to all cases. But how they intend to overcome the inherent difficulties of the principle is beyond the present comprehension of the writer.

Upon the discussion of the London policy much more could be said not without profit, but space forbids, and I must hasten to note briefly something of the actual work being done under present conditions. To-day, it is almost unnecessary to observe that, since the passing of the Housing of the Working Classes Act of 1890, and especially since Part III. was amended in 1900, municipalities up and down the country have more and more freely availed themselves of the powers embodied therein. The London County Council not only completed the six demolition schemes left over to them by their predecessors, the Board of Works, but entered on a number of new schemes of both demolition and housing. Some of their projects under Part III. are most extensive in scope, such as the Tooting¹ and Norbury² schemes, and especially the famous Wood Green and Tottenham scheme under which the Council propose to house ultimately 42,500 persons in 5,779 cottages on an area of some 225 acres.³ Among work of the Council

1. When completed, will provide accommodation for 8,432 persons on 38½ acres at an estimated cost of £400,000.

2. Proposed to accommodate 5,800 persons on 31 acres.

3. See *Municipal Year Book*, 1906, p. 473; also *Economic Journal*, June, 1902, p. 263.

under Part I. may be mentioned the Boundary Street, Clare Market, Clerkenwell and Holborn, Garden Row, and Southwark improvements, and they have also executed some smaller schemes under Part II. In London, it will be remembered, the administration of Part I. is reserved to the County Council, who may also undertake Part II. and Part III. schemes; in the case of Part II. schemes, a contribution of from one-third to one-half of the net cost is usually obtained from the local Council having jurisdiction over the borough wherein the area treated is situated. In a similar way, Part II. schemes undertaken by the local Councils are helped to the same extent by the County Council. The London Borough Councils date only from November, 1900, when they entered upon their duties as Councils under the provisions of the London Government Act of 1899 (62 & 63 Vict. c. 14), and all powers exercised by them under Part III. date from that time; details of their action under this Part may be found in the Municipal Year Book for the current year.¹

Through the kindness of the Clerk of the Council, Mr. G. L. Gomme, I am enabled to give the following table, presenting a concise conspectus of the housing work done by the London County Council up to March 31st, 1906:—

1. For 1906 Year Book—see pages 478—481.

TABLE XXIV.
THE HOUSING WORK OF THE LONDON LOCAL GOVERNMENT.

A.

CLEARANCE OF INSANTARY AREAS.

Particulars of clearance schemes undertaken in the County of London up to 31st March, 1906, under the Housing of the Working Classes Act, 1890.

By whom undertaken.	Acreage.	No. of persons displaced or to be displaced.		Estimated or actual net cost of clearance.
		Working class.	Others.	
By the Metropolitan Board of Works (under Part I.)	44.46 ...	24,100 ...	1,103 ...	£1,370,880
By the Council (under Part I.) ...	48.02 ...	19,486 ...	498 ...	£1,092,834
By the Council, with contributions from Local Authorities (under Part II.)	4.76 ...	1,851 ...	39 ...	£78,911 (including £25,628 contributed by local authorities).
By Local Authorities, with contributions from the Council under Part II.)	8.00 ...	4,129 ...	—	£184,807 (including £88,337 contributed or to be contributed by the Council).

B.
HOUSING OF THE WORKING CLASSES.

Particulars of housing accommodation provided by the Council for the working classes up to
31st March, 1906.

Statutory authority under which dwellings provided.	Number of Tenements.			No. of persons provided for.	Estimated cost of dwellings including incidentals.	Estimated value of land for housing purposes.	Gross rents receivable.
	One room.	Two rooms.	Three rooms.				
			Four rooms.		£	£	£ s. d.
(i.) Rehousing—							
(a) Under Parts I. and II. of Housing Act	1,216*	1,452	1,085	143	7 3	3,906*	14,853
						739,675	132,120
(b) Undervarious street improvement, &c., schemes	60	1,326	986	159	1 —	2,532	12,622
						605,329	97,631
							135,005 10 8
(ii.) Housing under Part III. of the Housing Act ...	34	255	479	130	137 —	1,035	6,372
						248,432	34,761
Total	1,310	3,038	2,550	432	145 3	7,473	33,847
						1,593,436	264,512
						135,005	10 8

* Including 1,147 cubicles in two lodging houses for single men, each cubicle being reckoned as one tenement.

C.

In addition to the above, accommodation for 68,306 persons of the working class, divided as follows, is in course of erection or projected:—

(i.) <i>Rehousing</i>			
(a) From insanitary areas under Parts I. and			
II. of the Housing Act ... ..	...	...	3,256
(b) From street improvements ... ..	...	...	1,256
(ii.) <i>Housing.</i>			
Schemes under Part III. of the Housing Act			63,794
			<hr/> 68,306

Before passing from London to the provinces, some reference may appropriately be made to the housing accomplished in the former place by organised private effort. Following will be found a table which, without being exhaustive, gives a very good idea of the amount of work actually accomplished by some of the most important philanthropic and commercial housing associations and companies. Besides those named in the table, other associations and companies undertook similar work, such as the *Society for Improving the Condition of the Labouring Classes*, the *Strand Building Company*, the *Bell Street, Edgware Road, Trust*, the *National Dwellings Society, Ltd.*, *Hayle's Charity Estate (Lambeth) Trustees*, the *Tenements Dwellings Company, Ltd.*, and the *County of London Improved Dwellings Company, Ltd.* The joint efforts of all these bodies must have succeeded in housing in London at the very least 125,000 persons, which compares well with the approximate 33,847 persons already housed or rehoused by the London County Council, or even with that figure plus the 68,306 persons in incomplete or projected schemes, as recorded in Table XXIV. However, during recent years, the activity of the local authorities

has been greater than that of the private housing associations. In fact, the older established bodies seem to have made no forward movement for a number of years. Of those established within the last twenty years, the Guinness Trust is noteworthy as having housed nearly 10,000 persons; it will be noticed from a subsequent table that this body borrowed from the Public Works Loan Commissioners for building purposes £20,000 in 1902, a fairly positive sign of recent activity. Reference to this same table (No. XXX.) evidences a house-building movement steadily maintained for many years by Hayle's Charity Estate Trustees, and among the workmen's dwellings companies the energy being put into building by the East End Dwellings Company, which borrowed from the Commissioners, 1891—1905, about £194,000, is very striking when compared with the record of the others. By the close of 1905, the East End Company had provided dwellings for nearly 7,500 persons: its first building was opened in 1885. Such organisations as the Peabody Trust had their period of greatest activity when they were able to secure, from the old Metropolitan Board of Works, sites at but a fraction of their commercial value, but the London County Council has followed a different policy and has been actively engaged in house-building on its own account, thereby apparently reducing the older housing organisations to a state of passiveness.

The table immediately following has been drawn up in similar form to the one included in Stewart's report of the work done by the Housing of the Working Classes Committee of the London County Council. In one case, circumstances have unfortunately compelled me to be content with the statistics given in that report; in all the remaining instances, by the kindness of the companies and associations concerned, I have been able to bring the information up to the latest practicable date.

TABLE XXV.

THE HOUSING WORK IN LONDON OF ORGANISED PRIVATE EFFORT.

Date of Statistics given.	Association, Company, etc. Improving the Dwellings of the Industrious Classes	First Building opened	Number of Blocks of Estates.	Extent in Acres.	Number of Tenements.	Approximate Number of Persons Accommodated.	Total Amount of Land and Buildings.	Gross Rent.	Remarks.
Dec. 31st, 1905	Metropolitan Association for Improving the Dwellings of the Industrious Classes	1847	14	—	1,426	6,162	£283,835 and ground rents £1,569 per annum.	£25,726	19 shops have also been provided
Dec. 31st, 1905	The Peabody Donation Fund	1864	20	52	5,469	Average for 1905 13,615	£1,414,826	£68,980	Average rent 2s. 3½d. per room per week, including free use of water, laundries, and bathrooms
Dec. 31st, 1905	Improved Industrial Dwellings Co. Ltd.	1864	45	13½ blocks 15½a. playgrounds, gardens, open spaces	5,421	27,000	£1,117,443	£121,000	132 shops, 46 workshops. The Company also manage 91 tenements belonging to other owners. Average rent 2s. 4d., per room, including rates, taxes, and repairs. Several hundred shops, Leigham Court Estate, 66 acres, is included but is a middle class residential estate, includes about 980 tenements of various kinds and 37 shops
Dec. 31st, 1905	Artizans', Labourers', and General Dwellings Company Ltd.	1868	4 estates and 10 blocks	3 estates 218½ Leigham Court Estate 66	7,940	40,000	£2,416,000 and ground rents £2,350	£165,000	Average rent per room 2s. 10d., including rates, water, and lighting of courtyards and staircases
Dec. 31st, 1905	Victoria Dwellings Association Ltd.	1877	3	4	901	4,000	£135,786 and ground rents £869	£10,223	27 shops, 30 workshops. Average rent 2s. 3½d. per room per week, including free use of water and laundries, rates, and taxes. Company has an estate of 33 cottages, not included in previous figures. Average rent per room 2s. 11d., including rates, taxes, water, gas stoves, washing coppers, etc.
Dec. 31st, 1905	East End Dwellings Company Ltd.	1885	28 blocks 14 estates	9½	2,096	7,259	£385,625 and ground rents £2,382 per annum.	£38,009	Average rent per room 2s. 13½d., including rates, taxes, water, chimney sweeping, use of common room, baths, fire water closets, etc.
Dec. 31st, 1905	The Four Per Cent. Industrial Dwellings Company Ltd.	1887	8	—	1,594	6,113	£398,529	£23,630	Average rent per room 2s. 13½d., including rates, taxes, water, chimney sweeping, use of common room, baths, fire water closets, etc.
Dec. 31st, 1905	The Guinness Trust	1891	8	9½	2,574	9,734	£469,880	£29,970	Average rent per room 2s. 13½d., including rates, taxes, water, chimney sweeping, use of common room, baths, fire water closets, etc.
Dec. 31st, 1905	Wharfedale Dwellings Co. Ltd.	1895	6	5	540	2,600	£250,000	£11,323	Buildings erected by the Great Central Railway Company to rehouse persons disturbed by the London terminus of that railway
Dec. 31st, 1905	Rowton Houses, Ltd.	1892	6	—	4,896 cubicles and 266 in preparation	—	£410,000	£37,168 Also a gross income from catering £16,489	

1. This company has also estates outside of London, Birmingham, Smethwick and Salford.

The consideration of private housing-reform effort in London should not be left without some reference, brief though it must be, to Miss Octavia Hill's work. Miss Hill acquired, in the slums of London, a number of dwellings, overcrowded and in a poor state of repair. Using excellent judgment and tact, she proceeded to improve the property and to get rid of the overcrowding, keeping strict watch over the conduct of the tenants by a system of rent collection and inspection carried on by voluntary workers. From all accounts, the result proved quite successful, and, in but few cases, did the property fail to give a five per cent. return on its value. Municipalities have the power, under the 1890 Act, of purchasing and readapting existing dwellings but, with one or two exceptions, have not so far attempted to do anything in this direction. A little has been done by some of the provincial dwellings companies, in Leeds and Glasgow for instance.¹

The need of housing reform has been kept to the front by the Mansion House Council on the Dwellings of the Poor, also by the National Housing Reform Council, both with headquarters in London, but giving attention also to conditions in the provinces. It may be stated that the movement towards municipal house building has been strongly supported by these Councils. How far they are prepared to go is indicated by the following clause of the programme of the Liverpool Housing Association, which is affiliated with the National Housing Reform Council. According to the programme, one of the objects of this Association is "To call public attention to the general rise in rents which has ensued upon the cheapening of conveyance by the municipalisation of the tramway service, and to advocate *municipal ownership of land and house property*

1. For a brief description of the work referred to, see *The Housing Handbook*, by W. Thompson, Chapter XVII.

as the only means of preventing this appropriation by individuals of the financial benefit of all municipal improvements.”¹

The provincial towns, though hesitant at first, have not been backward of late years in employing the powers of the 1890 Act; the amendment of that Act by the 1900 measure greatly stimulated their use of it. Some notion of the extent of housing work carried on by the local authorities other than those of London can be gained from the annual reports of the Local Government Board, whose consent is required for loans made under the Acts, in whatever way they are to be obtained. But a good deal of work can be done under Part II., for which it is not necessary to apply for permission to borrow, and hence the loan statistics relating to this Part must not be looked upon as indicating the whole of the work undertaken under its powers: the loans named in Table XXVI. are in connection with schemes for the improvement of small areas. Referring to the table, it appears that, from 1891 to 1904, loans of the total amount of £4,285,792 were sanctioned by the Local Government Board for purposes under the Housing of the Working Classes Act, 1890, and of this amount £2,160,506 was for Part I. schemes, £104,064 for Part II., and £1,712,086 for Part III.; £306,397 is recorded in the reports of the Board as being for the paying off of loans, and an additional £2,739 is recorded as being for the purposes of the Housing Act of 1890 without distinguishing the Part of the Act those purposes fell under. Of the £3,979,395 sanctioned for expenditure other than loan repayment, £2,775,536 was authorised during the five years 1900—04. The local authorities seeking borrowing powers included 81 urban and 4 rural. The details

1. The italics are mine.

are contained in Table XXVI., immediately following, reference to which will indicate that the municipalities, with a few exceptions, seemed to view the application of the powers of Part I. with a considerable degree of distrust. The powers granted in Part II. for the reconstruction of small areas have certainly not been regarded any more favourably or even as favourably. Part III. is evidently more popular, especially in the years subsequent to 1899, if one is to judge from the number of places making use of it: this is true, however, only of urban districts, as, apparently, rural districts feel unprepared to attempt any application of the privileges granted to them under this Part.¹

1. It should be observed that, prior to the passing of the 1900 housing amendment Act, the procedure imposed upon the rural local authority was a very complicated one.

TABLE

LOANS SANCTIONED BY THE LOCAL GOVERNMENT BOARD FOR THE

							Parts	1891	1892	1893	1894
								£	£	£	£
1	Birmingham	...	...	...	...	...	I.	14000	—	—	—
2	„	...	...	...	...	...	II.	—	—	—	—
3	„	...	...	...	...	...	III.	—	—	—	—
4	Manchester	...	...	...	...	...	I.	103375	150000	—	—
5	„	...	...	...	...	...	II.	—	—	—	10220
6	„	...	...	...	...	...	III.	—	—	—	—
7	Coventry	...	...	...	...	...	I.	310	—	—	508
8	„	...	...	...	...	...	II.	—	—	—	—
9	„	...	...	...	...	...	III.	—	—	—	—
10	Brighton	...	...	...	...	...	I.	—	22800	42000	—
11	„	...	...	...	...	...	II.	—	—	—	—
12	„	...	...	...	...	...	III.	—	—	—	—
13	Salford	...	...	...	...	...	I.	—	25000	31000	—
14	„	...	...	...	...	...	II.	—	—	—	—
15	„	...	...	...	...	...	III.	—	11550	—	2700
16	Bournemouth	...	...	...	...	...	I.	—	—	1100	—
17	„	...	...	...	...	...	II.	—	—	—	—
18	„	...	...	...	...	...	III.	—	—	—	—
19	Lancaster	...	...	...	...	...	I.	—	—	—	1200
20	„	...	...	...	...	...	II.	—	—	—	—
21	„	...	...	...	...	...	III.	—	—	—	—
22	Portsmouth	...	...	...	...	...	I.	—	—	—	4000
23	„	...	...	...	...	...	II.	—	—	—	—
24	„	...	...	...	...	...	III.	—	—	—	—
25	Plymouth	...	...	...	...	...	I.	—	—	—	—
26	„	...	...	...	...	...	II.	—	—	—	—
27	„	III.	—	—	—	—
28	Stretford	I.	—	—	—	—
29	„	II.	—	—	—	—
30	„	III.	—	—	—	—
31	Wigan	I.	—	—	—	—
32	„	II.	—	—	—	—
33	„	III.	—	—	2000	—
34	Leigh	I.	—	—	—	—
35	„	II.	—	—	—	—
36	„	III.	—	—	—	—

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XXVI.

PURPOSES OF THE HOUSING OF THE WORKING CLASSES ACT, 1890.

[illegible]

TABLE XXVI.—

					Parts	1891	1892	1893	1894
						£	£	£	£
1	Dudley	...	...	...	I.	—	—	—	—
2	"	...	...	...	II.	—	—	—	—
3	"	...	...	...	III.	—	—	—	—
4	Sheffield	...	...	...	I.	—	—	—	—
5	"	...	...	...	II.	—	—	—	—
6	"	...	...	...	III.	—	—	—	—
7	Southampton	...	...	...	I.	—	—	—	—
8	"	...	...	...	II.	—	—	—	—
9	"	...	...	...	III.	—	—	—	—
10	Devonport	...	...	...	I.	—	—	—	—
11	"	...	...	...	II.	—	—	—	—
12	"	...	...	...	III.	—	—	—	—
13	Sunderland	...	...	...	I.	—	—	—	—
14	"	...	...	...	II.	—	—	—	—
15	"	...	...	...	III.	—	—	—	—
16	Birkenhead	...	...	...	I.	—	—	—	—
17	"	...	...	...	II.	—	—	—	—
18	"	...	...	...	III.	—	—	—	—
19	Leeds	...	...	...	I.	—	—	—	—
20	"	...	...	...	II.	—	—	—	—
21	"	...	...	...	III.	—	—	—	—
22	Bath	...	...	...	I.	—	—	—	—
23	"	...	...	...	II.	—	—	—	—
24	"	...	...	...	III.	—	—	—	—
25	Prescot	...	...	...	I.	—	—	—	—
26	"	...	...	...	II.	—	—	—	—
27	"	...	...	...	III.	—	—	—	—
28	Bradford (Yorkshire)	I.	—	—	—	—
29	"	"	II.	—	—	—	—
30	"	"	III.	—	—	—	—
31	Liverpool	I.	—	—	—	—
32	"	II.	—	—	—	—
33	"	III.	—	—	—	—
34	Darwen	I.	—	—	—	—
35	"	II.	—	—	10000	—
36	"	III.	—	—	—	—

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continued.

1895	1896	1897	1898	1899	1900	1901	1902	1903	1904	
£	£	£	£	£	£	£	£	£	£	
—	—	180	—	—	—	—	—	—	—	1
—	—	—	—	—	—	—	—	—	—	2
—	—	—	—	—	—	—	—	—	—	3
—	—	36512	—	—	76346	—	—	18350	—	4
—	—	—	—	—	—	—	—	—	—	5
—	—	—	—	—	—	—	—	—	—	6
—	—	—	14500	—	32000	—	9146	26078	15800	7
—	—	—	—	—	—	—	505	12500	—	8
—	—	—	—	—	—	—	—	—	350	9
—	—	—	12298	9000	—	—	—	—	1614	10
—	—	—	—	8358	23551	11412	35963	—	—	11
—	—	—	—	—	—	—	—	—	—	12
—	—	—	—	—	—	—	—	—	—	13
—	—	—	—	26650	—	—	—	—	—	14
—	—	—	—	—	—	—	—	—	—	15
—	—	—	—	—	7250	—	—	8892	15694	16
—	—	—	—	—	—	—	—	—	—	17
—	—	—	—	—	—	—	—	—	—	18
—	—	—	—	—	—	—	1827	1805	—	19
—	—	—	—	—	—	150000	—	603803	156606	20
—	—	—	—	—	—	—	—	10983	—	21
—	—	—	—	—	—	—	—	—	—	22
—	—	—	—	—	—	—	—	—	—	23
—	—	—	—	—	—	—	—	—	—	24
—	—	—	—	—	—	—	—	—	—	25
—	—	—	—	—	—	—	4400	6000	3970	26
—	—	—	—	—	—	—	—	—	—	27
—	—	—	—	—	—	—	—	—	—	28
—	—	—	—	—	—	—	—	7800	11233	29
—	—	—	—	—	—	—	—	—	—	30
—	—	—	—	—	—	—	—	—	—	31
—	—	—	—	—	—	—	—	150000	28981	32
—	13000	—	—	26600	31400	96000	64000	1230	—	33
—	—	—	—	—	—	—	—	—	—	34
—	5115	12000	—	—	—	5377	—	—	—	35
5500	2000	—	—	—	—	420	—	—	—	36

TABLE XXVI.—

		Parts	1891	1892	1893	1894
			£	£	£	£
1	Hereford	I.	—	—	—	—
2	„	II.	—	—	—	—
3	„	III.	—	—	—	—
4	Tamworth	I.	—	—	—	—
5	„	II.	—	—	—	—
6	„	III.	—	—	—	—
7	Poole	I.	—	—	—	—
8	„	II.	—	—	—	—
9	„	III.	—	—	—	—
10	Eccles	I.	—	—	—	—
11	„	II.	—	—	—	—
12	„	III.	—	—	—	—
13	Richmond (Surrey)	I.	—	—	—	—
14	„ „	II.	—	—	—	—
15	„ „	III.	—	—	17350	—
16	Newcastle-on-Tyne	I.	—	—	—	—
17	„ „	II.	—	—	—	—
18	„ „	III.	—	—	—	5761
19	Folkestone	I.	—	—	—	—
20	„	II.	—	—	—	—
21	„	III.	—	—	—	—
22	Llandudno	I.	—	—	—	—
23	„	II.	—	—	—	—
24	„	III.	—	—	—	—
25	Hornsey	I.	—	—	—	—
26	„	II.	—	—	—	—
27	„	III.	—	—	—	—
28	Barnes	I.	—	—	—	—
29	„	II.	—	—	—	—
30	„	III.	—	—	—	—
31	Bognor	I.	—	—	—	—
32	„	II.	—	—	—	—
33	„	III.	—	—	—	—
34	West Ham	I.	—	—	—	—
35	„ „	II.	—	—	—	—
36	„ „	III.	—	—	—	—

continued.

1895 £	1896 £	1897 £	1898 £	1899 £	1900 £	1901 £	1902 £	1903 £	1904 £	
—	—	—	—	—	—	—	—	—	—	1
—	—	—	—	—	3915	3918	—	—	—	2
—	—	—	—	—	—	—	—	—	—	3
—	—	—	—	—	—	—	—	—	—	4
—	—	—	—	—	4835	1175	—	—	—	5
—	—	—	—	—	—	—	—	—	—	6
—	—	—	—	—	—	—	—	—	—	7
—	—	—	—	—	—	406	—	—	—	8
—	—	—	—	—	—	—	—	—	—	9
—	—	—	—	—	—	—	—	—	—	10
—	—	—	—	—	—	—	21975	—	—	11
—	—	—	—	—	—	—	—	—	—	12
—	—	—	—	—	—	—	—	—	—	13
—	—	—	—	—	—	—	—	—	—	14
—	—	—	18892	—	1635	—	—	—	—	15
—	—	—	—	—	—	—	—	—	—	16
—	—	—	—	—	—	—	—	—	—	17
—	—	—	—	—	—	—	—	—	—	18
—	—	—	—	—	—	—	—	—	—	19
—	—	—	—	—	—	—	—	—	—	20
—	12500	—	4000	—	907	—	—	—	—	21
—	—	—	—	—	—	—	—	—	—	22
—	—	—	—	—	—	—	—	—	—	23
—	4357	—	—	—	1926	—	6694	—	—	24
—	—	—	—	—	—	—	—	—	—	25
—	—	—	—	—	—	—	—	—	—	26
—	—	31000	—	—	—	3767	—	44285	44285	27
—	—	—	—	—	—	—	—	—	—	28
—	—	—	—	—	—	—	—	—	—	29
—	—	1600	16900	—	—	—	—	400	—	30
—	—	—	—	—	—	—	—	—	—	31
—	—	—	—	—	—	—	—	—	—	32
—	—	200	450	—	—	—	—	—	—	33
—	—	—	—	—	—	—	—	—	—	34
—	—	—	—	—	—	—	—	—	—	35
—	—	—	11976	50387	169139	—	—	2697	—	36

TABLE XXVI.—

		Parts	1891	1892	1893	1894
			£	£	£	£
1	Leicester	I.	—	—	—	—
2	„	II.	—	—	—	—
3	„	III.	—	—	—	—
4	Southgate	I.	—	—	—	—
5	„	II.	—	—	—	—
6	„	III.	—	—	—	—
7	Tunbridge Wells	I.	—	—	—	—
8	„ „	II.	—	—	—	—
9	„ „	III.	—	—	—	—
10	Basingstoke	I.	—	—	—	—
11	„	II.	—	—	—	—
12	„	III.	—	—	—	—
13	Ealing	I.	—	—	—	—
14	„	II.	—	—	—	—
15	„	III.	—	—	—	—
16	East Ham	I.	—	—	—	—
17	„ „	II.	—	—	—	—
18	„ „	III.	—	—	—	—
19	Finchley	I.	—	—	—	—
20	„	II.	—	—	—	—
21	„	III.	—	—	—	—
22	Aberystwith	I.	—	—	—	—
23	„	II.	—	—	—	—
24	„	III.	—	—	—	—
25	Alnwick	I.	—	—	—	—
26	„	II.	—	—	—	—
27	„	III.	—	—	—	—
28	Barking Town	I.	—	—	—	—
29	„ „	II.	—	—	—	—
30	„ „	III.	—	—	—	—
31	Brentford	I.	—	—	—	—
32	„	II.	—	—	—	—
33	„	III.	—	—	—	—
34	Burton-upon-Trent	I.	—	—	—	—
35	„ „	II.	—	—	—	—
36	„ „	III.	—	—	—	—

UTILISATION OF LEGISLATION

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continued.

1895	1896	1897	1898	1899	1900	1901	1902	1903	1904	
£	£	£	£	£	£	£	£	£	£	
—	—	—	—	—	—	—	—	—	—	1
—	—	—	—	—	—	—	—	—	—	2
—	—	—	6525	—	—	—	—	—	—	3
—	—	—	—	—	—	—	—	—	—	4
—	—	—	—	—	—	—	—	—	—	5
—	—	—	—	3275	—	—	—	—	—	6
—	—	—	—	—	—	—	—	—	—	7
—	—	—	—	—	—	—	—	—	—	8
—	—	—	—	20000	—	—	—	—	—	9
—	—	—	—	—	—	—	—	—	—	10
—	—	—	—	—	—	—	—	—	—	11
—	—	—	—	3000	—	—	—	—	—	12
—	—	—	—	—	—	—	—	—	—	13
—	—	—	—	—	—	Paying off Loans 5243	—	—	—	14
—	—	—	—	5350	30566		4100	—	—	15
—	—	—	—	—	—	—	—	—	—	16
—	—	—	—	—	—	—	—	—	—	17
—	—	—	—	120640	—	—	7045	—	—	18
—	—	—	—	—	—	—	—	—	—	19
—	—	—	—	—	—	—	—	—	—	20
—	—	—	—	1850	—	—	—	—	16000	21
—	—	—	—	—	—	—	—	—	—	22
—	—	—	—	—	—	—	—	Paying off Loans 3076	—	23
—	—	—	—	—	3300	—	—		1100	24
—	—	—	—	—	—	—	—	—	—	25
—	—	—	—	—	—	—	—	—	—	26
—	—	—	—	—	1240	—	8880	—	13000	27
—	—	—	—	—	—	—	—	—	—	28
—	—	—	—	—	—	—	—	—	—	29
—	—	—	—	—	20125	—	—	—	14500	30
—	—	—	—	—	—	—	—	—	—	31
—	—	—	—	—	—	—	—	—	—	32
—	—	—	—	—	6950	—	—	—	—	33
—	—	—	—	—	—	—	—	—	—	34
—	—	—	—	—	—	—	—	—	—	35
—	—	—	—	—	33000	—	—	—	13400	36

TABLE XXVI.—

			£	£	£	£
1	Edmonton	I.	—	—	—	—
2	„	II.	—	—	—	—
3	„	III.	—	—	—	—
4	Heston and Isleworth	I.	—	—	—	—
5	„ „	II.	—	—	—	—
6	„ „	III.	—	—	—	—
7	Hexham	I.	—	—	—	—
8	„	II.	—	—	—	—
9	„	III.	—	—	—	—
10	Rhyl	I.	—	—	—	—
11	„	II.	—	—	—	—
12	„	III.	—	—	—	—
13	Stafford	I.	—	—	—	—
14	„	II.	—	—	—	—
15	„	III.	—	—	—	—
16	Tottenham	I.	—	—	—	—
17	„	II.	—	—	—	—
18	„	III.	—	—	—	—
19	Wood Green	I.	—	—	—	—
20	„ „	II.	—	—	—	—
21	„ „	III.	—	—	—	—
22	Erith	I.	—	—	—	—
23	„	II.	—	—	—	—
24	„	III.	—	—	—	—
25	Esher and Dittons	I.	—	—	—	—
26	„ „ „	II.	—	—	—	—
27	„ „ „	III.	—	—	—	—
28	Gosport and Alverstoke... ..	I.	—	—	—	—
29	„ „ „	II.	—	—	—	—
30	„ „ „	III.	—	—	—	—
31	Grays Thurrock	I.	—	—	—	—
32	„ „	II.	—	—	—	—
33	„ „	III.	—	—	—	—
34	Hampton	I.	—	—	—	—
35	„	II.	—	—	—	—
36	„	III.	—	—	—	—
37	Hendon	I.	—	—	—	—
38	„	II.	—	—	—	—
39	„	III.	—	—	—	—

UTILISATION OF LEGISLATION

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continued.

£	£	£	£	£	£	£	£	£	£	
—	—	—	—	—	—	—	—	—	—	1
—	—	—	—	—	—	—	—	—	—	2
—	—	—	—	—	8630	—	—	582	—	3
—	—	—	—	—	—	—	—	—	} 2739	4
—	—	—	—	—	—	—	—	—		5
—	—	—	—	—	2833	—	5100	—		6
—	—	—	—	—	—	—	—	—	—	7
—	—	—	—	—	—	—	—	—	—	8
—	—	—	—	—	327	—	—	—	—	9
—	—	—	—	—	—	—	—	—	—	10
—	—	—	—	—	—	—	—	—	—	11
—	—	—	—	—	3000	—	—	—	—	12
—	—	—	—	—	—	—	—	—	—	13
—	—	—	—	—	—	—	—	—	—	14
—	—	—	—	—	1400	6500	—	—	—	15
—	—	—	—	—	—	—	—	—	—	16
—	—	—	—	—	—	—	—	—	—	17
—	—	—	—	—	2273	—	—	—	—	18
—	—	—	—	—	—	—	—	—	—	19
—	—	—	—	—	—	—	—	—	—	20
—	—	—	—	—	3300	—	—	—	—	21
—	—	—	—	—	—	—	—	—	—	22
—	—	—	—	—	—	—	—	—	—	23
—	—	—	—	—	—	14930	861	—	—	24
—	—	—	—	—	—	—	—	—	—	25
—	—	—	—	—	—	—	—	—	—	26
—	—	—	—	—	—	2250	—	—	—	27
—	—	—	—	—	—	—	—	—	—	28
—	—	—	—	—	—	—	—	—	—	29
—	—	—	—	—	—	3326	—	—	—	30
—	—	—	—	—	—	—	—	—	—	31
—	—	—	—	—	—	—	—	—	—	32
—	—	—	—	—	—	6400	—	—	—	33
—	—	—	—	—	—	—	—	—	—	34
—	—	—	—	—	—	—	—	—	—	35
—	—	—	—	—	—	1160	—	14685	—	36
—	—	—	—	—	—	—	—	—	—	37
—	—	—	—	—	—	—	—	—	—	38
—	—	—	—	—	—	1255	—	—	—	39

TABLE XXVI.—

		Parts	1891	1892	1893	1894
			£	£	£	£
1	Merthyr Tydfil...	I.	—	—	—	—
2	„ „ ...	II.	—	—	—	—
3	„ „ ...	III.	—	—	—	—
4	Southend-on-Sea ...	I.	—	—	—	—
5	„ „ ...	II.	—	—	—	—
6	„ „ ...	III.	—	—	—	—
7	Wellington ...	I.	—	—	—	—
8	„ ...	II.	—	—	—	—
9	„ ...	III.	—	—	—	—
10	Bangor ...	I.	—	—	—	—
11	„ ...	II.	—	—	—	—
12	„ ...	III.	—	—	—	—
13	Brentwood ...	I.	—	—	—	—
14	„ ...	II.	—	—	—	—
15	„ ...	III.	—	—	—	—
16	Bristol ...	I.	—	—	—	—
17	„ ...	II.	—	—	—	—
18	„ ...	III.	—	—	—	—
19	East Grinstead ...	I.	—	—	—	—
20	„ „ ...	II.	—	—	—	—
21	„ „ ...	III.	—	—	—	—
22	Farnham ...	I.	—	—	—	—
23	„ ...	II.	—	—	—	—
24	„ ...	III.	—	—	—	—
25	Swansea ...	I.	—	—	—	—
26	„ ...	II.	—	—	—	—
27	„ ...	III.	—	—	—	—
28	Whitley Upper ...	I.	—	—	—	—
29	„ „ ...	II.	—	—	—	—
30	„ „ ...	III.	—	—	—	—
31	Wolverhampton ...	I.	—	—	—	—
32	„ ...	II.	—	—	—	—
33	„ ...	III.	—	—	—	—
34	Workington ...	I.	—	—	—	—
35	„ ...	II.	—	—	—	—
36	„ ...	III.	—	—	—	—
37	Wrotham ...	I.	—	—	—	—
38	„ ...	II.	—	—	—	—
39	„ ...	III.	—	—	—	—

continued.

1895	1896	1897	2899	1899	1900	1901	1902	1903	1904	
£	£	£	£	£	£	£	£	£	£	
—	—	—	—	—	—	—	—	—	—	1
—	—	—	—	—	—	—	—	—	—	2
—	—	—	—	—	—	15000	—	—	2047	3
—	—	—	—	—	—	—	—	—	—	4
—	—	—	—	—	—	—	—	—	—	5
—	—	—	—	—	—	—	—	—	—	6
—	—	—	—	—	—	16250	—	—	—	7
—	—	—	—	—	—	—	—	—	—	8
—	—	—	—	—	—	—	—	—	—	9
—	—	—	—	—	—	4200	—	—	—	10
—	—	—	—	—	—	—	—	—	—	11
—	—	—	—	—	—	—	—	—	—	12
—	—	—	—	—	—	—	7445	10065	—	13
—	—	—	—	—	—	—	—	—	—	14
—	—	—	—	—	—	—	6000	—	—	15
—	—	—	—	—	—	—	—	—	—	16
—	—	—	—	—	—	—	—	—	—	17
—	—	—	—	—	—	—	9157	—	1000	18
—	—	—	—	—	—	—	—	—	—	19
—	—	—	—	—	—	—	—	—	—	20
—	—	—	—	—	—	—	5800	227	—	21
—	—	—	—	—	—	—	—	—	—	22
—	—	—	—	—	—	—	—	—	—	23
—	—	—	—	—	—	—	3668	—	—	24
—	—	—	—	—	—	—	—	—	—	25
—	—	—	—	—	—	—	—	—	—	26
—	—	—	—	—	—	—	860	—	178	27
—	—	—	—	—	—	—	—	—	—	28
—	—	—	—	—	—	—	—	—	—	29
—	—	—	—	—	—	—	1240	—	—	30
—	—	—	—	—	—	—	—	—	—	31
—	—	—	—	—	—	—	—	—	—	32
—	—	—	—	—	—	—	5618	—	—	33
—	—	—	—	—	—	—	—	—	—	34
—	—	—	—	—	—	—	—	—	—	35
—	—	—	—	—	—	—	3315	—	—	36
—	—	—	—	—	—	—	—	—	—	37
—	—	—	—	—	—	—	—	—	—	38
—	—	—	—	—	—	—	3058	—	—	39

TABLE XXVI.—

		Parts	1891	1892	1893	1894
			£	£	£	£
1	Abercorn	I.	—	—	—	—
2	„	II.	—	—	—	—
3	„	III.	—	—	—	—
4	Chester	I.	—	—	—	—
5	„	II.	—	—	—	—
6	„	III.	—	—	—	—
7	Lichfield	I.	—	—	—	—
8	„	II.	—	—	—	—
9	„	III.	—	—	—	—
10	Stanley	I.	—	—	—	—
11	„	II.	—	—	—	—
12	„	III.	—	—	—	—
13	Croydon	I.	—	—	—	—
14	„	II.	—	—	—	—
15	„	III.	—	—	—	—
16	Guildford	I.	—	—	—	—
17	„	II.	—	—	—	—
18	„	III.	—	—	—	—
19	Neath	I.	—	—	—	—
20	„	II.	—	—	—	—
21	„	III.	—	—	—	—
22	Thingoe, West Suffolk (Rural District) ...	I.	—	—	—	—
23	„ „ „ „ „ ...	II.	—	—	—	—
24	„ „ „ „ „ ...	III.	—	1700	—	—
25	Sevenoaks, Kent (Rural District)	I.	—	—	—	—
26	„ „ „ „ „	II.	—	—	—	—
27	„ „ „ „ „	III.	—	—	—	—
28	Maldon, Essex (Rural District)	I.	—	—	—	—
29	„ „ „ „ „	II.	—	—	—	—
30	„ „ „ „ „	III.	—	—	—	—
31	Westbury and Whorwellsdown, Wilts. ...	I.	—	—	—	—
32	(Rural District)	II.	—	—	—	—
33	„ „ „ „ „	III.	—	—	—	—
34	Total: Part I.		117685	197800	74100	5708
35	„ Part II.		—	—	10000	10220
36	„ Part III.		—	13250	19350	8461
37	„ Unclassified		—	—	—	—
38	Grand Total		117685	211050	103450	24389

continued.

	1895	1896	1897	1898	1899	1900	1901	1902	1903	1904	
	£	£	£	£	£	£	£	£	£	£	
	—	—	—	—	—	—	—	—	—	—	1
	—	—	—	—	—	—	—	—	—	—	2
	—	—	—	—	—	—	—	—	6850	—	3
	—	—	—	—	—	—	—	—	—	—	4
	—	—	—	—	—	—	—	—	—	—	5
	—	—	—	—	—	—	—	—	2160	—	6
	—	—	—	—	—	—	—	—	—	—	7
	—	—	—	—	—	—	—	—	—	—	8
	—	—	—	—	—	—	—	—	4750	—	9
	—	—	—	—	—	—	—	—	—	—	10
	—	—	—	—	—	—	—	—	—	—	11
	—	—	—	—	—	—	—	—	6000	—	12
	—	—	—	—	—	—	—	—	—	—	13
	—	—	—	—	—	—	—	—	—	—	14
	—	—	—	—	—	—	—	—	—	26850	15
	—	—	—	—	—	—	—	—	—	—	16
	—	—	—	—	—	—	—	—	—	—	17
	—	—	—	—	—	—	—	—	—	1700	18
	—	—	—	—	—	—	—	—	—	—	19
	—	—	—	—	—	—	—	—	—	—	20
	—	—	—	—	—	—	—	—	—	7000	21
	—	—	—	—	—	—	—	—	—	—	22
	—	—	—	—	—	—	—	—	—	—	23
	—	—	—	—	—	—	—	—	—	—	24
	—	—	—	—	—	—	—	—	—	—	25
	—	—	—	—	—	—	—	—	—	—	26
	—	—	—	—	1800	—	—	1850	—	—	27
	—	—	—	—	—	—	—	—	—	—	28
	—	—	—	—	—	—	—	—	—	—	29
	—	—	—	—	—	—	—	—	1250	200	30
	—	—	—	—	—	—	—	—	—	—	31
	—	—	—	—	—	—	—	—	—	—	32
	—	—	—	—	—	—	—	—	1000	—	33
121198	10548	100382	40699	54288	161153	161412	55069	819845	240619	34	
11575	5115	12000	—	—	8942	10876	21975	10983	2378	35	
—	34487	32800	71041	255152	432210	249507	189052	199078	207698	36	
—	—	—	—	—	—	47317	66974	1300	193545	37	
33773	50150	145182	111740	309440	602305	421795	266096	1029906	453434	38	
								Loan Repayment.		Loan Repayment.	
								47317	66974	1300	190806

In introducing the tables just preceding, it was remarked that the loan statistics of the Local Government Board reports did not fully represent the work done under Part II. of the 1890 Act. Fortunately, since 1899, those reports have included, each year, a summary statement of action, taken under Part II., by the various provincial authorities. The following table contains the figures for the years 1899—1904. Its figures indicate a vague amount of forward movement in the use of the important powers of Part II. bearing upon individual houses, but, in view of the known conditions, the work being done is ludicrously small. Of course, action may be taken under the Public Health Acts, but the total number of cases thus handled would probably not increase very materially the figures recorded in the table.

TABLE XXVII.

PROCEEDINGS OUTSIDE LONDON TAKEN (UNDER SECT. 44, PART II.) IN REGARD TO BUILDINGS UNFIT FOR HUMAN HABITATION DURING THE YEARS SPECIFIED, AND THE NUMBER OF CASES IN WHICH SUCH PROCEEDINGS WERE TAKEN.

[Does not include action, similar in effect, taken in a few cases under local Acts.]

		1899	1900	1901	1902	1903	1904
Number of houses as to which representations were made during the year	Borough Councils	1,610	2,015	2,296	1,763	1,660	2,076
	Urban District Councils ...	912	994	1,167	1,291	994	1,405
	Rural District Councils ...	1,109	1,469	2,252	1,645	1,597	2,227
		3,631	4,478*	5,715*	4,699*	4,251*	5,708*

* Including 1900—37, 1901—83, 1902—14, 1903—69, 1904—159, dwelling houses in respect of which complaints were made by householders during the year.

UTILISATION OF LEGISLATION

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		1899	1900	1901	1902	1903	1904
Number of houses in respect of which proceedings were taken by the Local Authorities during the year for closing houses	Borough Councils ...	1,480	2,182 ¹	— ²	1,759	1,648	2,060
	Urban District Councils ...	923	985	—	1,279	978	1,393
	Rural District Councils ...	1,109	1,466	—	1,636	1,590	2,189
		3,540	4,633	—	4,674	4,216	5,642

Number of houses made fit for human habitation during the year without a closing order being obtained	Borough Councils ...	677	1,086	1,340	990	582	757
	Urban District Councils ...	410	645	729	602	513	818
	Rural District Councils ...	848	1,130	1,738	1,318	1,135	1,783
		1,935	2,861	3,807	2,910	2,330	3,358

Number of houses in respect of which closing orders were made by the Justices during the year	Borough Councils ...	149	316	308	392	380	297
	Urban District Councils ...	195	206	176	98	129	107
	Rural District Councils ...	170	145	126	78	108	70
		514	667	610	568	617	474

Number of houses in which the Local Authorities during the year ordered the demolition of the building	Borough Councils ...	131	38	56	59	37	36
	Urban District Councils ...	41	11	33	27	13	11
	Rural District Councils ...	42	19	26	6	31	5
		214†	68†	115†	92†	81†	52†

1. Apparently this figure is too large; should not be greater than 2,015.

2. Figures omitted from Local Government Board report.

†In 1899—292, 1900—720, 1901—489, 1902—856, 1903—791, 1904—1139, other cases, the dwelling house was closed or demolished voluntarily by the owner, without a closing order or an order for demolition being made.

The number of local authorities, out of the total 1800, making the representations recorded in the above table, was in each respective year as follows:

	1899	1900	1901	1902	1903	1904
Borough Councils ...	70	94	92	100	95	98
Urban District Councils	102	135	138	132	125	126
Rural District Councils	163	192	200	130	192	195
Total	335	421	430	362	412	419

Per Cent.

Percentage of the total
number of local auth-
orities

19 23 24 20 23 23

In the case of nearly all the above authorities, little inclination was shown to use their powers against obstructive buildings; for instance, only eight local authorities reported such action in the administrative year 1901-2, five in 1902-3, and five in 1903-4.

As regards the corresponding work in the London area, the Local Government Board reports, 1900-01 to 1904-5, state that, in the years ending March 31st, 1900 to 1904, action was taken in the case of 133, 112, 48, 90, and 74 dwellings respectively,¹ a poorer showing than even the poor record of the rest of the country. The comparative inactivity of the local authorities in this important duty is unsatisfactory and discouraging.

The part played by private housing trusts and companies in the metropolis has been seen to be an important one in the past, but there has been no marked extension of their effort to urban centres other than London, though a certain amount of building has been done by such as the Man-

1. Local Government Board reports, 1900-01, p. cxxxix.; 1901-02, p. cxl.; 1902-03, p. clvi.; 1903-04, p. cli.; 1904-05, p. clxiv.

chester Labourers Dwellings Company and the Leeds Industrial Dwellings Company.

Far more important in the country at large has been the work of the co-operative societies. It is stated that, in Darwen for instance, at least one fifth of the houses are owned by members of the local co-operative society who have purchased or obtained their houses through its help. The latest returns I have been able to secure show that, up to and including 1902, 302 co-operative societies of England and Wales had invested £7,702,184 in providing for 35,147 houses, the chief area of activity being the north-western counties where 4,713 houses had been built and were owned by the societies as landlords, 3,240 houses built by the societies and sold to members, 14,532 houses built by members upon money loaned by the societies, at a total cost of £4,935,500. Undoubtedly, these figures will have been considerably increased by the present time. For the benefit of those interested in co-operative housing possibilities, the full statistical summary, from which the above figures have been quoted, is herewith appended.

The work of Mr. W. H. Lever and of Mr. George Cadbury in housing their workmen in model villages and the experiment of a Garden City now under way will be briefly noticed in a subsequent chapter.¹

1. For detailed items as to the housing work done by the London County Council, the metropolitan borough councils, and the provincial local authorities, the reader is referred to the annual issues of the Municipal Year Book, to W. Thompson's *The Housing Handbook*, to Dr. J. F. J. Sykes's essay in the Journal of the Royal Statistical Society for June, 1901, entitled *The Results of State, Municipal and Organized Private Action on the Housing of the Housing Classes in London and in other large Cities in the United Kingdom*, and to Mr. Stewart's *The Housing Question in London* (Report of Housing Committee of London County Council).

TABLE

SUMMARY OF HOUSEBUILDING BY THE CO-OPERATIVE SOCIETIES

Houses built and owned by Society as Landlord.										Houses built by Society and Sold to Members.				
Section.				Societies.	Houses.				Total Amount.	No. of Houses Sold.	Total Value.			
										£				£
Midland	51	...	615	...	139159	...	375	...	111255	
Northern	57	...	1017	...	244277	...	939	...	210496	
North-Western				150	...	4713	...	881058	...	3240	...	695939
Scottish	41	...	1436	...	277670	...	148	...	31765	
Southern	26	...	255	...	78326	...	243	...	65585	
South-Western				11	...	87	...	14670	...	51	...	9496
Western	7	...	124	...	23650	...	84	...	16731	
Ireland	1	...	—	...	—	...	—	...	—	
Total...				344	...	8247	...	1658816	...	5080	...	1141267

1. Taken from the Report of the 35th Annual

XXVIII.

OF THE UNITED KINGDOM UP TO AND INCLUDING 1902.¹

Houses built by Society and Sold to Members.			Money Lent by Society to Members to build Houses for themselves.					
Amount Paid on account of Houses.	Amount remaining due to Society on Mortgage.	Total Amount.	Amount Paid.	Amount remaining due to Society on Mortgage.	No. of Houses on which money has been advanced.			
£	£	£	£	£				
44165 ...	66541 ...	625199 ...	329940 ...	323740 ...	2984			
... 114126 ...	97196 ...	643589 ...	256561 ...	395056 ...	3141			
... 481455 ...	241515 ...	3358503 ...	2072374 ...	1384391 ...	14532			
... 22332 ...	9433 ...	109223 ...	57222 ...	52007 ...	505			
... 34620 ...	29617 ...	389266 ...	176467 ...	214641 ...	1610			
... 3688 ...	5808 ...	12716 ...	4826 ...	7846 ...	85			
... 14580 ...	— ...	182269 ...	115983 ...	66307 ...	1052			
... — ...	— ...	6313 ...	1214 ...	5099 ...	31			
... 714966 ...	450110 ...	5327078 ...	3014587 ...	2449087 ...	23940			

On an earlier page, reference was made to an Act passed in 1899—the Small Dwellings Acquisition Act—which was intended to assist working men to acquire the ownership of their own homes. Town councils and urban district councils were permitted by the Act to borrow money for this purpose from the Loan Commissioners under the sanction of the Local Government Board. In Table XXIX., a list of loans thus approved is given in detail.

TABLE XXIX.

LOANS SANCTIONED BY THE LOCAL GOVERNMENT BOARD TO URBAN AUTHORITIES UNDER THE SMALL DWELLINGS ACQUISITION ACT, 1899.¹

1900-4.

	Year ending December 31st.				
	1900	1901	1902	1903	1904
	£	£	£	£	£
Birkenhead (C.B.)	180	770	612	916	798
Erith (U.D. Kent)	600	—	200	—	—
Gillingham (U.D. Kent)	1050	2988	1816	4905	1880
Amble (U.D. Northumberland)	—	280	—	—	250
Bedwellty (U.D. Monmouth)	—	750	—	—	—
Cheriton (U.D. Kent)	—	1585	200	1330	197
Ilford (U.D. Essex)	—	12720	14000	3000	5000
Waterloo with Seaforth (U.D. Lancaster) ...	—	300	440	—	190
Worcester (C.B.)	—	200	240	—	360
Barking Town (U.D. Essex)	—	—	3000	—	—
Walthamstow (U.D. Essex)	—	—	3350	—	830
West Ham (C.B.)	—	—	658	384	—
Abersychan (U.D. Monmouth)	—	—	—	945	—
Cheshunt (U.D. Hertford)	—	—	—	560	600
Tonbridge (U.D. Kent)	—	—	—	400	400
Bristol (C.B.)	—	—	—	—	2363
Enfield (U.D. Middlesex)	—	—	—	—	1101
Liverpool (C.B.)	—	—	—	—	176
Southall Norwood (U.D. Middlesex)	—	—	—	—	815
The Maldens and Coombe (U.D. Surrey) ...	—	—	—	—	240
Pontardawe (R.D. Glamorgan)	—	—	—	—	160
Total	1830	19593	24516	12440	15360

1. Local Government Board reports—Appendix M : 1900-01 to 1904-05.

The Act deserves increasing use to be made of it, and the activity of places like Ilford and Gillingham is not unlikely to find much imitation. A comparatively short while after the Act came into force, a 'Small Dwellings Acquisition Company' was formed with the object of carrying on the building and sale of dwellings under the facilities granted by the Act, the Company advancing to persons wishing to purchase houses, erected or to be erected by the former, the necessary one-fifth of the value, thus enabling the remaining four-fifths to be borrowed from the local authority.

However, the advantages of the Small Dwellings Acquisition Act are such as apply to but a small proportion of the working class population, among whom the serious evils of overcrowding, at any rate, are not frequent. The privileges granted by the measure naturally appeal to moderately well-to-do artisans of settled position and settled habits. I fail to see much prospect of the Act operating to any extent within the city limits of our large towns; its most successful field will probably lie in the rural and smaller urban districts and, possibly, in the suburban environments of the large centres.

CHAPTER VIII.

THE EXTENT OF THE FINANCIAL ASSISTANCE GRANTED BY
THE CENTRAL GOVERNMENT TO LOCAL AUTHORITIES
AND OTHERS IN CONNECTION WITH THE HOUSING OF
THE WORKING CLASSES IN ENGLAND.

The tables contained in this chapter supplement the information already given in the previous one, and are especially useful in that they enable one to realise more vividly the part played by the central government in fostering the utilisation of its own legislation.

The following table is based upon the annual reports of the Public Works Loan Commissioners from 1879 onwards, and shows the amounts of money borrowed for building working class houses, up to 1891, under the Labouring Classes Dwellings Act of 1866 and the Public Works Loans Act of 1879, and, from 1891 to 1905, the amounts borrowed, on property,¹ under the Housing of the Working Classes Act of 1890. Loans made in the financial year ending March 31st, 1891, would be made, of course, under the former Acts. Though, under the 1851 and 1866 Acts, local authorities were empowered to borrow from the Commissioners for the purposes of the Acts, the table makes it clear that, from 1879 till the consolidation of the law in the 1890 Act, the privilege was never used. Loans made after March 31st, 1891, to private organisations were granted under Part III. of the Housing Act. Local authorities now began to borrow on all parts of the Act, but the Commissioner's reports do not distinguish advances upon the security of rates according to the Part of the Act

1. As a matter of fact, *all* of the loans shown in the table were property secured.

under which they were made. Accordingly, such loans are included in the table next following, to which reference will be made shortly. The table at present being considered (No. XXX.) has been arranged in three sections, the advances to trusts and other philanthropic associations being placed in the first section, those to housing companies in the second, and those to private persons and firms, also to a number of Welsh building societies and clubs, in the third. Under the first head, the Hayle's Charity Estate Trustees were the only regular borrowers during the seventeen years ending 1904; during 1902, the Guinness Trust (London) borrowed £20,000. In the second section, attention is attracted by the activity of the Improved Industrial Dwellings Company prior to 1895 and of the East End Dwellings Company since 1891. One prominent feature of housing during the past generation is indicated to some extent in the third division—the work of building clubs and societies, but it is a somewhat remarkable fact that none of the numerous building clubs outside of South Wales seem to have had financial relations with the Loan Commissioners. The part to be played by such organisations, in the future, in providing accommodation for the artizan class, may be of considerable importance, and hence the writer may be pardoned in extracting from the 1898–99 Report of the Commissioners an interesting description of the methods adopted by them. “With reference to the loans made to building clubs,” runs the report, “and to previous loans made and applications now pending from similar clubs, all in South Wales, it would appear that working men have found a method of either acquiring their own dwellings or of investing their savings in that class of property. The constitution of these clubs is practically the same, and may be briefly described. The club is constituted by a

deed of settlement which shows that a piece of vacant land (freehold or long leasehold) is about to be acquired, and is intended to be divided into building plots, the number of shares in the club being equal to the number of the building plots. The deed names the trustees in whom the property is to be vested, and the members of the club who have taken the shares equal to the number of houses to be built (generally one shareholder for each house) as parties to the deed, and under the regulations which are contained in the deed there is a committee of management appointed with other officers usually selected from the members. The working expenses are thus reduced to a small sum. By the deed and from its date the shareholders agree to pay £1 per lunar month to the trustees until the whole of the expenses incurred in building the houses have been repaid. As soon as the plans for building have been approved, the particular house intended to represent each share is settled by lot. When a house is completed, it is let (not necessarily to a shareholder), but the rent of the house is paid to the trustees, and equally with the monthly subscriptions forms the fund out of which the whole of the expenditure is repaid, when each shareholder becomes entitled to his house.

The trustees are empowered by the deed to borrow money, and appear to have no difficulty in doing so, as probably the sum raised by the subscriptions towards the building affords a sufficient margin of security. This Board lend a moiety of the cost of building at $3\frac{1}{8}$ per cent. interest, the loan being taken up as soon as the buildings are completed, and the borrowers select a short period for repayment, generally from 5 to 12 years, the instalments of principal being repaid to this Board out of the subscriptions to the club and the rents. So far the instalments of repayment have been punctually repaid. No member of the club is entitled to sell his share without first offering it for sale to the other members."

ADVANCES BY THE PUBLIC WORKS LOAN COMMISSIONERS

[illegible]

Section B.—To Workmen's

	1868—											
	1878	'79	'80	'81	'82	'83	'84	'85	'86	'87	'88	'89
	£	£	£	£	£	£	£	£	£	£	£	£
Improved Industrial Dwellings Company	138000	40000	45000	48000	35000	10000	11000	3200	49000	—	20000	16000
Highgate Dwellings Improvement Company	2500	—	2000	—	—	—	—	—	—	—	—	—
Victoria Dwellings Company	16000	3000	18000	—	—	—	—	—	—	—	—	—
Newcastle-on-Tyne Improved Industrial Dwellings Company	1700	—	6000	—	—	—	—	—	—	—	—	—
Liverpool Labourers' Dwellings Company	6000	—	—	—	—	—	—	—	—	—	—	—
London Labourers' Dwellings Company	—	6921	—	—	2000	—	8500	—	—	—	—	—
National Dwellings Society, Ltd.	—	—	14000	—	—	—	—	—	—	—	—	—
City of Rochester Industrial Dwellings Company	—	—	—	—	—	—	—	—	2500	—	1700	—
Tenants Co-operators' Society	—	—	—	—	—	—	—	—	—	—	—	—
East End Dwellings Company	—	—	—	—	—	—	—	—	—	—	—	—

Section C.—To Private Persons

	1868—											
	1878	'79	'80	'81	'82	'83	'84	'85	'86	'87	'88	'89
	£	£	£	£	£	£	£	£	£	£	£	£
Private Persons and Private Firms	10900	—	—	—	—	—	—	—	5500	4250	43000	66210
Building Clubs and other Building Socie- ties (all in South Wales)	—	—	—	—	4500	2400	5500	9000	—	—	7000	

FINANCIAL AID BY GOVERNMENT

201

Dwellings Companies.

'90	'91	'92	'93	'94	'95	'96	'97	'98	'99	1900	'01	'02	'03	'04	'05
£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
—	20000	—	—	20000	—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
—	1270	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3000	1750	—	1500	—	—	—	—	—	—	—	—	—	—	—	—
—	13000	3000	13300	19700	8500	9000	2825	27000	—	18000	12750	26400	12000	12000	16500

and Building Societies.

'90	'91	'92	'93	'94	'95	'96	'97	'98	'99	1900	'01	'02	'03	'04	'05
£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
6500	—	—	3000	5000	7965	2800	2700	—	—	5950	—	4000	—	—	2250
—	—	3000	—	—	6000	4400	14175	4600	7500	4500	4200	1700	—	3290	17740

From the passing of the Cross Act in 1875, the Public Works Loan Commissioners were empowered to advance monies under the Act, but the more rigid terms imposed upon loans by the Treasury Minute of August, 1879, put an early stop to such advances to local authorities, inasmuch as the larger towns—the chief places where the Act could be applied—were able to borrow on as favourable terms in another way. Thus, after 1880, with the exception of a further sum of £200,000 to Birmingham, absolutely no advances were made under the Act, and though, under the circumstances, the absence of official advances would not necessarily be a proof of inaction, yet, as a matter of fact, there was a practical stagnation of effort except in the case of the Metropolitan Board of Works. This body, it may be added, never found occasion to apply to the Commissioners for financial help: all the funds they required they could raise upon their own credit as cheaply as the government could afford to lend. The Local Government Board did, indeed, sanction in 1885 a loan of £160,000 to Nottingham, and in 1887 one of £100,000 to Birmingham (with an additional £4,000 in 1890) for the purposes of the Cross Acts, but no application was made to the Loan Commissioners in connection therewith. Even the action of the 1885 Act in lowering minimum rate of interest to $3\frac{1}{8}$ per cent, thus modifying considerably the stringency of the Treasury Minute to which we have referred, did not stimulate the provincial authorities. No doubt, the expense to which the Metropolitan Board of Works was put by its execution of schemes under the 1875 Act, the heavy loss incurred by the experiments of Birmingham and Wolverhampton made other authorities more than chary. However, after 1890, signs of activity were fairly frequent, though until 1900 there was a tendency to fight shy of the Commissioners, only

two advances being made; one to the Thingoe Rural District Council, the other to the Hornsey Urban District Council: in 1900, a further advance was made to Hornsey and one to Salford. Subsequent to 1900, there was much freer recourse to the public funds, as shown in the table. It must be borne in mind that, whereas the earlier loans from 1870—1883 were made under the Cross Act, or what is now Part I. of the Act of 1890, the later ones may be under either Parts I., II., or III.

ADVANCES BY THE PUBLIC WORKS LOAN COMMISSIONERS UNDER THE CROSS ACTS

R=Rural Authority.

	1878	'79	'80	'81	'82	'83	'84	'85	'86	'87	'88
	£	£	£	£	£	£	£	£	£	£	£
Birmingham (U)	850000	150000	130000	—	100000	100000	—	—	—	—	—
Liverpool (U)	50000	—	—	—	—	—	—	—	—	—	—
Swansea (U)	—	28433	86546	—	—	—	—	—	—	—	—
Walsall (U)	—	10000	—	—	—	—	—	—	—	—	—
Wolverhampton (U)	25000	50000	25000	—	—	—	—	—	—	—	—
Norwich (U)	—	—	10000	—	—	—	—	—	—	—	—
Salford (U)	—	—	—	—	—	—	—	—	—	—	—
Folkestone... .. (U)	—	—	—	—	—	—	—	—	—	—	—
West Ham (U)	—	—	—	—	—	—	—	—	—	—	—
Ealing (U)	—	—	—	—	—	—	—	—	—	—	—
Hornsey (U)	—	—	—	—	—	—	—	—	—	—	—
Barking Town (U)	—	—	—	—	—	—	—	—	—	—	—
Barnes (U)	—	—	—	—	—	—	—	—	—	—	—
Brentford (U)	—	—	—	—	—	—	—	—	—	—	—
Heston and Isleworth ... (U)	—	—	—	—	—	—	—	—	—	—	—
Rhyl (U)	—	—	—	—	—	—	—	—	—	—	—
Tottenham (U)	—	—	—	—	—	—	—	—	—	—	—
Wood Green (U)	—	—	—	—	—	—	—	—	—	—	—
East Ham (U)	—	—	—	—	—	—	—	—	—	—	—
Erith (U)	—	—	—	—	—	—	—	—	—	—	—
Brentwood (U)	—	—	—	—	—	—	—	—	—	—	—
East Grinstead (U)	—	—	—	—	—	—	—	—	—	—	—
Llandudno (U)	—	—	—	—	—	—	—	—	—	—	—
Esher and the Dittons ... (U)	—	—	—	—	—	—	—	—	—	—	—
Grays Thurrock (U)	—	—	—	—	—	—	—	—	—	—	—
Hampton (U)	—	—	—	—	—	—	—	—	—	—	—
Hendon (U)	—	—	—	—	—	—	—	—	—	—	—
Hexham (U)	—	—	—	—	—	—	—	—	—	—	—
Wellington (Salop) (U)	—	—	—	—	—	—	—	—	—	—	—
Thingoe (R)	—	—	—	—	—	—	—	—	—	—	—
Southgate (R)	—	—	—	—	—	—	—	—	—	—	—
Sevenoaks (R)	—	—	—	—	—	—	—	—	—	—	—
Merthyr Tydfil (U)	—	—	—	—	—	—	—	—	—	—	—
Prescot (U)	—	—	—	—	—	—	—	—	—	—	—
Whitley, Upper (Yorks.) (U)	—	—	—	—	—	—	—	—	—	—	—
Wrotham (U)	—	—	—	—	—	—	—	—	—	—	—
Southend-on-Sea (U)	—	—	—	—	—	—	—	—	—	—	—
Maldon (R)	—	—	—	—	—	—	—	—	—	—	—
Westbury and											
Whorwellsdown (R)	—	—	—	—	—	—	—	—	—	—	—
Farnham (U)	—	—	—	—	—	—	—	—	—	—	—
Stanley (Durham) (U)	—	—	—	—	—	—	—	—	—	—	—
Edmonton (U)	—	—	—	—	—	—	—	—	—	—	—
Totals... ..	925000	238433	251546	—	100000	100000	—	—	—	—	—

N.B.—All the above loans were rate secured.

AND, AFTER 1900, UNDER THE HOUSING OF THE WORKING CLASSES ACT, 1890.

U=Urban Authority (including Boroughs and Urban District Councils).

'89	'90	'91	'92	'93	'94	'95	'96	'97	'98	'99	1900	'01	'02	'03	'04	'05
£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—	6180	—	—	—	—	37000
—	—	—	—	—	—	—	—	—	—	—	—	4907	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	60000	—	49000	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	39909	—	—	—
—	—	—	—	—	—	—	—	—	—	19500	3500	16700	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	6000	14105	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	10800	—	—	6500	—
—	—	—	—	—	—	—	—	—	—	—	—	4000	2950	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	2833	—	5100	—	2739
—	—	—	—	—	—	—	—	—	—	—	—	1500	1500	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	8500	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	3300	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	20000	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	10810	4981	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	—	2000	4000	—
—	—	—	—	—	—	—	—	—	—	—	—	—	—	4250	227	—
—	—	—	—	—	—	—	—	—	—	—	—	—	—	6694	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	2250	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	6400	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	1160	—	14685	—
—	—	—	—	—	—	—	—	—	—	—	—	—	1255	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	327	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	2200	2000	—	—
—	—	—	—	—	1700	—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—	3275	—	—	1850	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	1800	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	5000	10000	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	6000	4400	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	—	1240	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	—	3058	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	—	10000	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1450
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1000
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	2068
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1600	6000
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	582	—
—	—	—	—	—	1700	—	—	—	—	19500	12955	118540	115666	104573	27594	50257

The detailed tables now presented may be profitably supplemented by a more general statement (Table XXXII.) from which it will be found that, under the various housing Acts operating in England and Wales, the central government had advanced, up to March 31st, 1905, a grand total of nearly three and a quarter millions sterling, over two-fifths of which had been lent to private undertakings as distinct from local authorities. From present prospects, the figures in the first of the two columns below (Loans on Local Rates) seem likely to increase at an appreciably faster rate than those in the second, as is indicated by the following comparison for the years 1902-05.

Advances up to and including	Loans on Local Rates.		Loans on Property.	
	£	s. d.	£	s. d.
March 31st, 1902	1,877,340		1,564,006	
Advances made 1903	104,573		18,375	
Advances made 1904	38,594		16,185	
Advances made 1905	50,257		36,490	

TABLE XXXII.

SUMMARY STATEMENT OF ADVANCES MADE BY THE PUBLIC WORKS LOAN COMMISSIONERS, 1867—1905, UNDER THE HOUSING ACTS AND UNDER THE SMALL DWELLINGS ACQUISITION ACT—ENGLAND AND WALES.

	Loans under Housing Acts.			Loans under Small Dwellings Acquisition Act.		
	On Local Rates.			On Local Rates.		
	£	s.	d.	£	s.	d.
Advances—						
In the year 1904-05 ..	50,257	0	0	36,490	0	0
Total to 31st March, 1905	2,070,764	0	0	1,564,006	0	0
Repayments and Interest—						
In the year 1904-05,						
Principal ...	12,650	8	1	40,184	10	2
Interest ...	13,256	12	6	16,897	3	4
Total to 31st March, 1905,						
Principal ...	1,649,401	19	4	1,081,421	11	10
Interest ...	315,599	11	3	657,482	6	10
Balances outstanding against borrowers 31 March, 1905—						
Arrears } Principal	—			—		
Not yet due }	421,362	0	8	479,483	3	2
On loans outstanding as assets of the Local Loans Fund, Interest ...	—			—		

The Loan Commissioners were also authorised to lend money to local authorities desiring to utilize the privileges of the Small Dwellings Acquisition Act, and, for convenience' sake, the preceding table includes a statement of advances made to them under this Act, a total of £61,968 to March 31st, 1905; not a large amount, but sufficient to show that practical experiment is being made of its possibilities.

In conclusion, it is evident from the tables submitted that the financial part played by the central government has not been a very large one, there has not been an overwhelming eagerness to advantage by governmental loans. The conditions attaching to the loans account for this to no small degree, and, as these conditions are lightened, no doubt increased use will be made of the facilities offered; in fact, this is already indicated by the loan operations of the last two or three years.

PART III.

HOUSING POLICY IN ENGLAND.

CHAPTER IX.

HOUSING REFORM AND THE DOCTRINE OF LAISSEZ-FAIRE.

The diagnosis of a disease is one thing, its cure another, and so of housing evils their identification is simple, the tracing of their origin comparatively easy, but their amelioration remains a matter of singular perplexity. It has been said that the housing problem touches every other social question, and the statement, if not mathematically precise, at least serves the purpose of indicating some explanation of the difficulty experienced by reformers and administrators in their struggle to bring about better conditions of housing among the poorer classes.

In view of the fact that housing evils are of long standing, and that it is more than half a century since a remedial policy was first attempted in England, out of which has developed an imposing code of enactments, some analysis and criticism of the policy formally adopted by the nation is entirely desirable in a volume like the present one.

In Part II. of this work consideration was given to the succession of statutes by which a national housing policy has been outlined. From that legislation, it appears that the State has marked out four lines of action in the reform of house property—(1) improvement, (2) demolition without reconstruction, (3) demolition with reconstruction, and (4) construction. The responsibility of enforcing reform along the first three lines has been laid directly upon local government, whereas both local government and individual enterprise are invited to participate in the fourth. It will have been further observed that, in the case of the former,

action is intended to be compulsory, and to this end the close supervision of the work of local government by the central government is provided for; in the case of the latter, its operation has been left optional. A connection has been established between the third and fourth by enabling the powers of construction to be applied to the purposes of reconstruction. To examine our information in a somewhat different way, *improvement* (whether structural or otherwise) is to be enforced upon the owner at his expense; *demolition without reconstruction* may be either at the owner's expense, as in the case of unhealthy dwellings, or at the expense of the local government, as in the case of obstructive buildings—but, in the latter instance, the principle of betterment may be called into play, under certain conditions, to saddle the owner with a portion of the expense; *demolition with reconstruction* is to be carried out at the expense of the local government, which has the power, however, of placing some uncertain portion of it upon "bettered" property where the areas demolished are small, also of freeing itself from the expense of reconstruction by arranging with private persons or organisations to fulfil its obligations; and, finally, *construction* may be undertaken at its own expense, or left to private enterprise. To interpret in a general way the spirit of present legislation, the last-named function is a moral duty, where private enterprise is inadequate to supply necessary housing accommodation, the others are legal duties which the local government may be forced to fulfil. A very important part in housing reform has thus been assigned to local government, and the question arises as to how far this may be considered appropriate, justifiable, and necessary.

The determination of the proper limits of State action has exercised the minds of many eminent thinkers, giving

rise to two antagonistic schools of thought and, incidentally, to much literature. The extreme positions are represented, on the one side, by those who believe in the most rigid and limited interpretation of the principle of *laissez-faire*, and, on the other side, by the socialistic school. The doctrinaire followers of *laissez-faire* argue that, under almost every condition, the interest of the individual is coincident with the interest of the community, conducing to the highest welfare of both. Therefore, the interference of the State in restriction of the action of individuals is unnecessary and undesirable, hindering the natural harmonizing of the interests concerned. The socialistic school take exactly the opposite position, viewing the interest of the individual as being generally opposed to the interest of the community, and consequently necessitating the interference of the State in order that a harmony of interests may be produced. As already stated, both of these conceptions, though each containing an element of truth, are extreme, and, as this has become recognized, there has arisen a disposition on the part of many of the believers in *laissez-faire* to modify their interpretation of its doctrine. That there are certain obligatory functions resting upon the state has never been disputed. Adam Smith concisely laid down the nature of these in his famous section upon the functions of government, specifying the maintenance of public defence and the administration of justice, and even going so far as to include the carrying on of public works which it would not be to the particular advantage of any individual or small body of individuals to undertake and yet would be beneficent to the society. J. S. Mill further enlarged upon this by arguing that the intervention of the state was desirable whenever the proposed action was useful or necessary and not likely to be effected by voluntary agency, or when it was of such a nature that

the consumer could not be considered capable of judging its quality. Herbert Spencer, however, in his *Social Statics*, placed himself in direct opposition to this widening application of the doctrine of *laissez-faire*, for both Smith and Mill were believers in the general validity of that principle, and, to quote the words of a careful writer, held it to be "the essential duty of Government to protect—to maintain men's rights to life, to personal liberty, and to property; and the theory that the Government ought to undertake other offices than that of protection he regards as an untenable theory. Each man has a right to the fullest exercise of all his faculties compatible with the same right in others. This is the fundamental law of equal freedom, which it is the duty and the only duty of the State to enforce."¹ Spencer's protest failed to accomplish much: indeed, of late years, there has been in evidence a movement on the part of many of the leading local authorities tending to carry them, beyond Mill's limitations into a semi-socialistic *régime*, and popular opinion actively fosters and supports this tendency. I am not of those who are prepared to condemn any proposal that may have received the name of socialism: with Marshall, I believe that the future may reveal higher forms of collectivism, the effective operation of which should conduce to the marked amelioration of the conditions of social life. But I certainly deprecate the ill-considered zeal with which so many of our local authorities are throwing themselves into schemes of social and economic reform, with hardly a thought of the relationship of the consequences of their action to the ultimate well-being of the community. The socialist propaganda in so far as it has called attention to the impracticable rigidity of the tenets of the extreme

1. Article on *Government*, by Professor E. Robertson, *Encyclopædia Britannica*, ninth edition.

Manchester school has not been without value, but the acknowledgement of its beneficial influence in this direction is very far from justifying a general recognition and application of its teachings. Cairnes' analysis is still worth recalling, "Human beings know and follow their interests according to their lights and dispositions; but not necessarily, nor in practice always, in that sense in which the interest of the individual is coincident with that of others and of the whole. It follows that there is no security that the economic phenomena of society, as at present constituted, will arrange themselves spontaneously in the way which is most for the common good. In other words *laissez-faire* falls to the ground as a scientific doctrine. I say as a scientific doctrine; for let us be careful not to overstep the limits of our argument. It is one thing to repudiate the scientific authority of *laissez-faire*, freedom of contract, and so forth; it is a totally different thing to set up the opposite principle of State control, the doctrine of paternal government. For my part, I accept neither one doctrine nor the other; and, as a practical rule, I hold *laissez-faire* to be incomparably the safer guide, only let us remember that it is a practical rule, and not a doctrine of science; a rule in the main sound, but like most other sound practical rules, liable to numerous exceptions; above all, a rule which must never, for a moment, be allowed to stand in the way of the candid consideration of any promising proposal of social or industrial reform." ¹

To state the position concisely, from the point of view of the writer, there are two principles by which all state (including municipal) interference must be tested and judged—necessity and efficiency. In other words, state or municipal action should be necessary to the general welfare

1. See his essay on "Political Economy and Laissez Faire" in the *Essays in Political Economy Theoretical and Applied*.

of the community and such as can be carried on with more efficiency and with greater advantage to the community than by any individual or body of individuals. The propriety of any existing or proposed state function is not determinable, therefore, by *à priori* reasoning, but requires an investigation of the environing facts and probabilities.

In applying this rule to ascertaining the proper function of local government in housing reform, the latter must be separated out into its two component parts of (1) the suppression of unhealthy sanitary conditions, which may involve the demolition of property, and (2) the provision of dwelling houses: to the consideration of the former point the next two chapters will now be devoted.

CHAPTER X.

THE PRIMARY PROCESS OF HOUSING REFORM AND THE
RELATION OF THE MUNICIPALITY THERETO.

The importance of sanitary supervision and reform cannot be overestimated. Unhealthy conditions in one part of a community may spread devastating disease over the whole. Their existence is a constant menace to public welfare, and the absolute necessity of their removal needs no demonstration. But who is there to see to the removal? Private individuals may occasionally be found ready to put themselves to any inconvenience, and prepared to meet any unpleasantness in their efforts to improve the living conditions of the people, but such efforts can be, at the best, only scattered and sporadic in their action. Sanitary reform being unremunerative work, private commercial enterprise will not touch it, of course.¹ In any case, the obstacles interposed by conflicting interests would be fatal to any ordinary association: the determined opposition of house-owners and tenants has frequently to be encountered, and the compulsion of the law must often be invoked. In short, on the grounds of both necessity and efficiency, the intervention of the state, in the shape of its representative, the municipality, is fully justified. I may go further and say that it is practically impossible to conceive of the prosecution of this work by any other authority than that of the community itself.

1. That is, as a general proposition. It is easy to conceive of special conditions under which, for instance, an employer might deem it to his interest to improve the sanitary conditions under which his workpeople were living.

In discharging its sanitary responsibilities, the duty of the municipality must naturally be of a varied kind as the cause of action may arise from uncleanliness of house occupiers, from structural defects, or from overcrowding, and, in accordance with the nature of the source of the evil, comparatively mild or extremely stringent treatment may be required. Much of this work the law facilitates, as we have seen, by enabling the expense to be placed either upon the occupier, if he be the party offending, or upon the owner, and it is certainly equitable that such should be the case. It is just as proper that the local authority should penalize and forbid the occupancy of uncleanly and disease-breeding houses as the sale of unsound meat. Of course, the municipality cannot exercise a satisfactory surveillance over its house property unless assisted by a staff of officers adequate both in numbers and in intelligence. This necessarily involves expense, but the safeguarding of the health of the community justifies any expenditure that can be proved essential to the accomplishing of this purpose.¹ Fortunately, a large proportion of the houses in most places, though by no means ideal, may be considered moderately satisfactory from a housing point of view, that is to say, they have no gross structural defects, are not overcrowded, and are not unclean. Such houses it should be the aim,

1. A similar position is taken in T. R. Marr's report on "Housing Conditions in Manchester and Salford" (1904), where it is stated (page 5), ". . . the admirable work of the Sanitary Department needs extension. More inspectors are required. Dr. Niven has suggested the need for a house-to-house investigation of one of the Sanitary Districts of Manchester. We are convinced that the authorities ought to undertake such an investigation continuously for the whole of Manchester and Salford, for the prevention of bad conditions rather than their cure when they have arisen. In all towns, small as well as large, experience has proved that only by a system of careful supervision continuously exercised by competent inspectors, is it possible to maintain the conditions essential for health."

A great many of the German towns are recognizing the importance of a policy of thorough and continuous sanitary inspection. English readers will find in Mr. Horsfall's recent book ("The Example of Germany") a fund of accessible information on this point.

and is, in fact, the duty, of the local authority to see that they are maintained in their existing satisfactory condition; no house that is sanitary now should be allowed to become insanitary and yet be occupied, no house that is not overcrowded now should be allowed to become otherwise. In other words, the first and the most important step in the administration of a housing policy by local government should be the prevention of the extension of improper housing conditions. To the attainment of this end all the powers of the law should be invoked and rigorously applied. That these powers are not inadequate will hardly be questioned after perusal of Part II. of this book, and the responsibility of any failure must be ascribed largely to inefficient administration. It may be urged by some that the high cost of securing efficient administration in the direction mentioned excuses such failure inasmuch as, in view of the constantly increasing burden of taxation, municipalities are compelled to limit even their ordinary expenditure. The only answer is that such work is one of the primary duties of the body corporate, and that its cost, therefore, should be regarded as a preferred liability. But there is more than a slight probability that the expense to the ratepayer incurred in preventing the development of sanitary evils will be far less than that which would subsequently make demand upon his financial resources for the promotion of elaborate municipal schemes of dishousing and rebuilding, in themselves (however necessary they may be under the conditions that may have arisen), a witness to lack of foresight and administrative sagacity.

As a matter of fact, so far as our municipal government is concerned, its action has been averse, in general, to a plodding, persistent, and apparently unheroic policy of housing reform. Many exceptions to this statement may be adduced, no doubt, but no more than will 'prove the

rule.' Our local legislators are but human, like the rest of us, and are oftentimes inclined towards housing pyrotechnics in the shape of most extensive and costly demolition and reconstruction schemes, the execution of which brings newspaper renown, public commendation, and, perhaps, voting support. In writing in this manner, I do not deny the utility of a wide-reaching scheme of slum reconstruction at a proper time and under suitable conditions, but wish to point out the mistaken idea presumably held by not a few public bodies and private individuals as to the function and place of such schemes. To look upon them as a quick and sure cure-all for the housing evil is to entertain hopes that are not only certain to meet with disappointment, but likely to cause considerable mischief in the community, and to bring about a misapplication of the public financial resources. To some extent, however, these remarks are anticipating subsequent argument, and more will be said on a later page concerning drastic dishousing schemes. This much appears, that a most important duty of local government is to prevent the further extension of unhealthy conditions of living, that for this purpose the law offers adequate powers, which can be made effective through a comprehensive and careful system of local sanitary inspection and administration. Preventive action of this kind should certainly form the basis of a housing policy aiming at permanent amelioration: upon this the successful issue of a therapeutic treatment depends. Therapeutics is that branch of science which deals with the modes of curing disease, and, since bad housing may well be regarded as a kind of disease, the term may be appropriately applied to the consideration of the methods to be adopted by local government in an attempt to improve the condition of that portion of the community suffering from its effects. I now pass, then,

to the consideration of the remedy for already existing insanitation and overcrowding.

The treatment of insanitation, in so far as it does not involve dealing with overcrowding, or with the material reconstruction or demolition of property is comparatively simple in view of the powers placed in the hands of the local authority, a firm and consistent application of the same being the all important requisite. Where structural defects are so gross as to require considerable reconstruction or demolition, or where overcrowding is present, the mode of procedure becomes complicated by the fact that the dishousing of occupiers is necessitated. In urban centres where cases of this kind are likely to be numerous, it would be absurd to endeavour to deal simultaneously with all. Any such attempt would be simply courting the risk of signal failure. The exercise of discretion, however, will enable an appreciable amount of the dishousing to be carried out without serious injury to the occupiers. Slum rents, it may be observed, are not necessarily cheap rents, in fact, they are often exorbitantly high for the accommodation afforded, and it is not an uncommon circumstance for houses, situated outside of the slum area and with superior conveniences, to rent at a price little, if any, higher. Before taking action under its legal powers, the local authority should carefully ascertain the extent to which such accommodation is available, and should prepare a register giving all requisite details of description. It is also essential that inquiry should be made into the size, earnings, and occupations of the families resident in the property to be dealt with, information which the sanitary inspectors aided by the relieving officers and the police, should have little difficulty in obtaining. This information will enable those cases to be picked out whose treatment can, in reality, be simplified down to a compul-

sory change of residence. That is to say, other more suitable accommodation is available for them at a reasonable price and within a reasonable distance. The 1890 Housing Act (Part II.) provides that a court of Petty Session, in declaring a closing order against an unhealthy house, has power to allow the local authority reasonable expenses incurred by removing occupiers, the amount to be debited against the owner and recovered from him in the ordinary way. In certain instances, the local authority might be able to use this privilege to advantage. The number of houses handled at one time should be kept strictly within the capacity of the municipality, the principle of individual supervision, upon which I have previously laid stress, being observed. Should any of the displaced decide not to settle in the houses placed before their notice by the officials of the municipality, and go into another district, the supervision should be carefully maintained: if they enter another local jurisdiction, word should be passed along. As a rule, people of this class will not go very far. The houses where total displacement has occurred on account of the necessity of reconstruction or extensive renovation, as soon as they are placed in proper repair and reinhabiting orders obtained, will increase the accommodation available. Where demolition takes place, and new houses are erected on the sites (as will be the general rule), a like increase will occur. While the treatment described will leave untouched a certain proportion of the badly-housed, it will undoubtedly reduce this proportion to a minimum, and the process of amelioration will not be so slow as might be supposed—our analysis of Bradford's (Yorks) overcrowding revealed the encouraging fact that all of what might be termed gross overcrowding in that town was caused by 2·79 per cent. of the population. The numbers to be dealt with directly are not so great as one might anticipate.

The cases that cannot be handled in this way may well be considered the *residuum*, and include individuals and families who are unable to pay the price of the most moderate accommodation except by herding together, as families, possibly with the addition of lodgers, into hopelessly inadequate tenements. Here is the hardest problem the municipality has to solve. What is it to do with these people? They cannot be allowed to continue permanently in their insanitary and overcrowded conditions of living, frequently conducing to immorality, if for no other reason than that they form a plague spot in the midst of the community. Their financial means apparently will not allow them to rent houses affording them sufficient (uncrowded) accommodation; hence to turn them out of their present homes by applying the provisions of the law means that either they must overcrowd elsewhere—if the careful supervision that has been suggested be maintained, this should be well nigh impossible—or they must drift to the so-called artizan's homes and common lodging houses, or, if they be too destitute for these, to the workhouses. At any rate, if this is not to be the case, outside help must be afforded them. Not all are deserving of help, for the testimony of both the police and the relieving officers of the larger towns is to the effect that there is a heavy percentage of criminals among this class, and that the condition of many others is the result of drunkenness, laziness, and wasteful extravagance. Over such let us not waste any sentiment as to the sacredness of home—it is to the public benefit that they should be driven out of their warrens into the light of day. At the same time, there are others whose dire poverty is their misfortune and not their crime, to whom consideration might be shown with a degree of satisfaction; it seems desirable that there should be a differentiation of treatment between the two classes.

However, in the application of closing orders to unhealthy houses and abatement orders to the reduction of overcrowded houses to the legal limit of occupancy, the treatment must be rigidly uniform. Street by street, neighbourhood by neighbourhood, the local authorities must surely and persistently pursue the policy of wiping out the evil conditions of housing that arise from insanitation and overcrowding.

The wisdom of the municipality stepping in as a benevolent agency is more than questionable, for past experience warns us how little it is likely to be appreciated, and how soon looked forward to and demanded as a right, thereby tending to exert a deleterious influence upon the self-maintaining power of the lower strata of the community. Certainly, the less official private charity, especially in so far as it assumes an organized form (and it is to be hoped that the next few years will witness considerable development in this direction), should be stimulated to operate so far as its resources will permit. The local authority, through its sanitary and other departments, can supply information concerning the deserving cases and into these the private organization can examine, taking such action as it deems proper. But so far as the direct responsibility of the former is concerned, it should be confined to the removal of the evils it is attacking and to the prevention of their recurrence.

The process of housing reform, upon which I have been dwelling, is based upon the fact that, negligence and inefficiency of administration having contributed much to the development of housing evil, a system of discreet and efficient supervision may do considerable towards checking further growth, and, in fact, reducing the present proportions of the evil. I regard this active and continuous supervision as a sort of moral training for the class of

people who come under its restraints, and the necessity of such training is obvious to anyone who is acquainted with their character and the nature of their surroundings. On the part of some of our great municipalities, there has been a disposition to rush into drastic schemes involving extensive demolition of slum property and an elaborate provision of house accommodation. The promises of such attractive reforms are great, the reality disappointing, as a rule. Slums have been destroyed, and new dwellings provided, only to discover that those, on behalf of whom the effort has been put forth, by no means appreciate the sacrifices made, and prefer to reproduce their old unhealthy environments. "The people's homes," says Miss Octavia Hill in one of her writings, "are bad, partly because they are badly built and arranged; they are ten-fold worse because the tenants' habits and lives are what they are. Transplant them to-morrow to healthy and commodious homes and they will pollute and destroy them." The fact has not been sufficiently recognized that people accustomed to the laxity of slum life will not readily or easily fall in with any other mode of life. Even if they could be bodily transplanted to the most favourable conditions and the pleasantest surroundings, they would still cling to old habits, or shall I say vices, and in time, unless they have abandoned it beforehand, degrade their new neighbourhood into the regular type of slum, or little better than such. Before radical measures can be enforced, an educative process must be set in action, and, until this is attempted and a reasonable time allowed for its operation, it is a mistake to attempt these drastic schemes. What must be the object of this training? Clearly, to lead the denizens of the foul spots in our towns and villages to appreciate the advantages of an orderly and decent life, and the importance of respecting the elementary principles

of public and private health. It is hopeless to expect the attainment of this by persuasive measures, and so the compulsion of the law must be applied.

To summarize the suggested treatment, the local authorities must maintain constant supervision over all unhealthy localities. Building regulations must be steadfastly enforced. Gradually, dwellings incapable of being reclaimed from an unhealthy condition should be ordered to be demolished, others, not so far gone, to be improved; ordinary nuisances should be severely treated. Careful but increasing pressure must be applied to overcrowded dwellings with the object of reducing the number of their inhabitants to a normal amount. Except for the cost of the requisite machinery of organization, the work can be done at comparatively small expense to the community. The process is a slow one, for not even the moderate powers, thus capable of being used, can be imposed at first with anything like the strictness really desirable; to do so would throw large numbers of people homeless upon the streets. But each step in advance will enable a longer step to be taken afterwards, and, in its later stages, the work will be rapidly progressive. In such reform the *éclat* of more drastic schemes will be missing, much of it will pass unnoticed, and there may be no special opportunity, for any particular administrator, of attracting the gaze and admiration of the nation, but, for all that, no work will be found more valuable, none is more requisite. The operation will be both preventive and therapeutic; the formation of new slums, the degradation of property, will be rendered impossible, and, at the same time, a gradual but effectual cure of existing evils obtained.

CHAPTER XI.

SLUM CLEARANCES.

The slum is the physical embodiment of the housing evil, and much attractive argument has been put forward in favour of a frontal attack upon the latter in the shape of extensive slum demolition. London, Birmingham, and Glasgow, not to mention other cities, have experimented in this direction. The policy of the Cross Acts was regarded, and is still by numbers of people, as the method of housing salvation *par excellence*. Its importance in the minds of legislators is indicated by the substantial inclusion of the Cross Acts in the Housing of the Working Classes Act of 1890. Public opinion has rarely failed to approve attempts to place these Acts in operation. It is not surprising that this should be the case as, on the face, there seems to be no simpler nor more certain way of treating the housing evil. The method of cure seems analogous to the work of the surgeon by whom the dangerous tumour is excised, at one operation, from the body of the afflicted patient. When this can be done, why resort to any other treatment?

There has been, in general, but one consideration standing in the way of a wide and free execution of the powers of the Cross Acts and Part I. of the 1890 Act, and that has been the effective one of expense. Urban house property, even of the poorest kind, cannot be acquired for a song, and local authorities ready in all other respects have hesitated to shoulder the financial burden that would result from any general application of the powers of slum

clearance placed at their disposal by statute law. Thus, in spite of the favour with which this branch of housing legislation was regarded, the loans sanctioned for clearance work during the decade and a half intervening between the first Cross Act and the 1890 Act amounted to less than two and a half million pounds sterling, a comparatively small sum for the country at large, and indicative of the failure of the policy as the housing panacea. It is significant that, during the last ten years of the decade and a half mentioned above, the loans sanctioned were but one-fifth of the total amount. The schemes of the Metropolitan Board of Works secured the displacement of approximately 29,000 persons, but at a net cost of £55 per person, a sufficient argument to most municipalities for not attempting to follow suit.

Had it not been for this fact there can be no doubt but that the period 1875—1890 would have witnessed a universal attack upon slum property. At the time, it was not realized, as it is beginning to be realized now, that, so far as their effect upon overcrowding and allied evils was concerned, these clearances could be ranked as little, if any, more than failures. It was conceived by the promoters of clearance legislation that the people displaced would be housed in good sanitary property under proper conditions of space, ventilation, and so forth, the demolished dwellings being replaced by new property of this kind. As a matter of fact, those affected manifested the utmost unwillingness to avail themselves of the superior housing conditions provided in lieu of those from which they had been forcibly ejected. But a very small percentage of the dishoused sought the accommodation held out to them. If it were not a matter of record, it would seem incredible to the casual observer that any sane individual should prefer the environment of the filthy, reeking slum to the

far superior conditions that have frequently been offered to the slummer. Explanations of this remarkable conduct have been sought, and various facts, or supposed facts, have been adduced. Confining my attention to the more prominent statements made, I find that the failure of past clearing and rehousing schemes has been ascribed to one or more of the following causes:—(1) Lack of any real provision to take care of the dishoused families during the period intervening between dishousing and rehousing; (2) the higher rents of rehousing accommodation as compared with those of the original property; (3) preference of tenancy in rehousing accommodation to applicants able to establish a good record as tenants, a qualification frequently lacking in the class of people immediately affected by such schemes.

(1) With reference to the first point raised, it must be admitted that dishousing which makes no provision for rehousing is, under ordinary urban conditions, a foolish policy at the best. It does not necessarily follow that, in every case, the rehousing should be in the form of the erection of new buildings; it is quite possible to conceive of a situation where this would not be requisite, but it is essential that some sort of provision should be made. More than this, the provision should be made ahead of the dishousing. If there be any possibility of forcing people out of slum conditions, it will not be through schemes that leave them homeless, in large bodies, with every inducement to locate themselves in other districts under similar conditions to those from out of which they have just been driven. But this is just what is done when a clearing scheme is pushed ahead of the provision of or arrangement for rehousing facilities. Three, six or nine months after the displacement, there is but little chance of having the new dwellings filled with those for whom,

in reality, they were projected. The only logical conclusion seems to be that, where a clearing and rehousing scheme is deemed essential, the new accommodation for the people affected should be provided ahead of the dishousing, and, necessarily, on some other area, and that any rebuilding on the area where the demolition takes place should be without reference to the particular persons living in the original dwellings.

(2) In providing rehousing accommodation, the matter of rent has assumed considerable importance. It is often stated that the new dwellings have been appreciably dearer than those which they have replaced, and that, as a consequence, the dishoused families have been practically debarred from tenancy. Just to what extent this is true is difficult to determine. As remarked previously, slum rents are not necessarily low rents, and it is not unlikely that, in many cases, the difference between the old and new rents is not quite so great as has been imagined. Allowing however, that a difference exists, cause for it is to be found in the increased cost of building resulting from (a) the higher price of materials and labour, and (b) more stringent building regulations. The former is the natural result of the working of powerful economic forces which it would be useless and foolish to combat, but it has been urged that, as regards the latter, the Local Government Board regulations are unduly rigid and that reasonable relaxations would enable dwellings for the poorest classes to be put up at an appreciably less cost, and, therefore, demanding lower rents. The Gildart's Gardens dwellings in Scotland Yard, Liverpool, represent an attempt to meet the need for very low priced dwellings in cities. They are substantial but unattractive buildings, the cheapest two-roomed dwellings (two rooms and a scullery) being 2s. 6d. per week, or 1s. per room, counting the scullery as half a

room. It is not altogether improbable that, with favourable consideration from the Local Government Board, a more attractive type of dwelling could be profitably erected at a rent very little in excess of this figure, and this without resorting to huge barrack dwellings. The double tenements as erected at Richmond (two-storey cottage flats) present the most favourable type for securing economy of building with more privacy of family life than barrack dwellings can possibly give.

Block dwellings are common enough in some countries but have never appealed to English taste, notwithstanding that at least from four to five thousand of such dwellings are in existence in London and the provinces. Earlier legislation insisted that rehousing under clearance schemes should be provided within the same vicinity, and this fact, combined with the expensiveness of land, naturally led to the erection of block dwellings. Such buildings, capably administered are far preferable to badly kept cottages, but inferior to well kept ones. There is, obviously, less privacy; less chance for the healthy development of young children, at any rate in the case of families situated on an upper floor. To secure their orderly and decent regulation, it is requisite to enforce strict rules, which place a restraint upon the liberty of the family, justifiable enough but not a little irksome to the average individual. By enabling many more tenements to be provided to the acre of ground, they favour, perhaps, a diminution of overcrowding, though this all depends upon administration, but, on the other hand, increase the overhousing evil, or the overcrowding on area as it is sometimes termed. The only justification that a dwelling of this type can have is in the low rent of its tenements, but the high cost of construction per room has prevented this being in evidence so far. As a general thing, such dwellings should be dis-

couraged. So far as housing improvement is concerned, there is possibly one function which they can discharge with some degree of success, and that is the housing of the *residuum* of our cities, the people who are confirmed slummers and inveterate offenders against the sanitary law. These might be compelled to live in barrack dwellings under the strictest sanitary supervision, at least until they learned how to live decently in decent houses: in their cases, a restriction of the liberty of the individual is desirable both for their own sakes and for that of other citizens.

(3) Preference of tenancy has undoubtedly taken place in filling up the dwellings erected in connection with clearing schemes. It is not astonishing that new property should invite the attention of a superior grade of working class people, and that these should prove much more acceptable tenants to landlords than those for whom, nominally, the accommodation has been provided. The former as tenants mean decently kept houses, paid up rents; the latter, the reverse in each respect, or, if not that, a great deal of extra worry and trouble to prevent lapses in these directions. The situation is decidedly against the slummer in competition for the tenancy of such property. It is often urged that it is a matter of little moment whether the dishoused families become the actual tenants of the new property or not, inasmuch as the houses vacated by those who rent the dwellings will be open to them. But some of the incoming families may have been paying a higher rent in their previous houses, a not uncommon circumstance, and, even if the rent has been no higher, it is probably somewhat greater than that which the dispossessed slummer has been paying. And again, the renting of a new house does not always mean a vacated house somewhere else. The marriage rate among the working

classes is influenced, to a certain extent, by the availability of house accommodation, and in so far as newly married couples (not previously householders) occupy the new dwellings, they leave no vacant accommodation behind them. Their demand for the vacated houses also lessens the supply of houses open to the dishoused slummer.

To a greater or less extent, then, these conditions have affected rehousing experiments, rendering them largely inoperative. But a further factor, more vital in nature, needs to be taken into consideration. The demolition of slum property temporarily or permanently removes the slum from a certain number of square yards of land but affords no guarantee that the extent or virulence of slumming will be permanently diminished. As has been pointed out, conditions may be such, usually have been such, as to permit the re-establishment of slum conditions in localities hitherto free from the evil, or at any rate to enlarge the boundaries of other slums. Hence, a distinction, not always realised by housing reformers, needs to be drawn between '*slum property* demolition' and '*slum* demolition.' In reality, and this cannot be over-emphasized, the slum is not so much the *property* as the *people*, and one might as well expect the leopard to change its spots as the mere change of roof to reform the regular denizen of the slum. Place him in a home, spotlessly clean, commodious and thoroughly attractive, and he will do his best apparently to reproduce, as closely as possible, the wretched conditions of his normal state of life. He seems utterly incapable of appreciating any of the advantages of a cleanly and well-ordered life. Mere transition of dwelling, a desirable thing in itself, will not accomplish much with him; he has to be trained, first of all, by a slow and severe process of discipline, into the adoption of such a life, acquiring its flavour piecemeal as it were, and, not till

this occurs, is physical environment likely to be a factor of account with him. Not a little time and money have been expended on much talked about schemes of clearance and rehousing that could well have been made use of in more profitable ways, but the real nature of slumming, though obvious to any careful student of its characteristics, has seemingly been overlooked, and, consequently, attempted reform has pursued, in this respect, a course of action of dubious benefit. This is my excuse for calling attention to this matter in both the present and preceding chapters.

It will now be understood that the writer does not attach to clearing schemes anything like the importance, in housing reform, usually assigned to them by popular opinion. At the same time, he is far from denying that, at a proper time and under proper conditions, such schemes have their usefulness. As pointed out in the last chapter, the proper time will be when, by careful inspection and supervision, overcrowding and ordinary sanitary nuisances have been reduced to a low percentage in the area to be dealt with, the people having been trained under the compulsion of the law (moral suasion alone having but small effect upon the class dealt with) into regularity of habits so far as their housing conditions are concerned. There can, then, be some confidence that, when these persons are compelled to leave their old dwellings, they will be able to appreciate, to an extent at least, improved surroundings. The money spent upon clearance schemes will, then, have some justification in housing reform, and there will not be an occasion for the criticism that the public money has been spent in pulling down one slum to build up another. The proper function of clearance schemes is not to cure overcrowding, not to abolish slummers from the face of the earth, but simply the

sanitary one of removing an unhealthy agglomeration of dwellings. Their place is not at the first step of housing reform, but rather at the last. They must ever be expensive, but, if properly and effectively conducted, they remove a menace to public health, and the expense is thereby justified. In past experiments, the factor of expense has proved to be a very serious one, and our survey of the development of municipal powers through a long series of Acts of Parliament marked successive attempts to reduce such expenditure to the minimum. For some reasons, it is fortunate that clearance schemes are expensive, as municipal authorities will not be so likely to undertake them without a good deal of consideration, thus reducing the probability of unwise action in this direction.

Assuming, however, that the real function of clearing schemes is recognized, it is undoubtedly important to consider how the attaching expense may be kept down to the minimum figure possible under the conditions. The lands and premises acquired by compulsory purchase under the powers of the various housing Acts in force from time to time have been paid for very heavily indeed compared with their reasonable market value. But the present conditions as represented in the compensation clauses of the 1890 Act have made the position more favourable to the municipality, and the cost of compulsory acquisition has not been so abnormal; there is little room, probably, for legitimate dissatisfaction. So far as the net cost of clearing schemes is concerned, its amount will depend upon the policy to be pursued. If the land purchased is to be put to the best hygienic advantage, it will mean the giving over of a considerably larger proportion of it to wide streets and open spaces. If the supply of working class houses in the district is scanty, then the remaining land, or such portion of it as is deemed necessary, ought

to be sold under agreement for the erection of this class of property. This will mean, in all likelihood, a poor price and a comparatively expensive scheme.¹ Should the reverse conditions hold good, the restriction as to the class of property to be erected upon the sites need not form a condition of the sale (of the greater part of the land, at least); full market value will be able to be obtained, and the expensiveness of the scheme correspondingly lessened. If clearing schemes are not used as a remedy for overcrowding, but simply as a means of removing property which no amount of minor improvements will render suitable for fairly healthy living, the question of rehousing will not be so difficult as it has been in most past experiments. Previous to demolition of the property, overcrowding will have been reduced to a small percentage, the occupiers of the dwellings will have been accustomed to orderly ways of living, which will be likely to result in better utilisation of income, so that response to their demand for homes to live in, arising from the forthcoming execution of a demolition scheme, will probably be promptly made, in not a few instances, by private enterprise. In so far as this does not take place, and existing accommodation, of the class required and suitably situated, is not available, the clearing authority must perforce endeavour to make good the deficiency, though not necessarily by building on their own account, a point to which reference may again be made. But there is little reason to believe that, under the conditions assumed, there would ever be an extensive need of this.

The number of clearings required may not be so great as would appear at first glance—a somewhat desirable conclusion to arrive at in view of the present state of municipal finance. The securing of ideal conditions of housing in existing cities is impracticable, and housing

reformers should be careful to avoid ignoring much of the good that they can do by reason of seeking after the good that they cannot do. Remembering this, it is pertinent to ask whether a number of slums could not be made reasonably habitable without recourse to expensive clearances. This presumes, of course, that some people will still have (or choose) to live amid the bricks and mortar of city buildings, having no desire to rusticate amid the gardens some half-dozen or more miles away from the scene of their daily activities, a fairly reasonable presumption. Suppose that to such slums the suggested system of more detailed and more effective sanitary inspection is applied with the inevitable result of reduction of overcrowding to a minimum, and of the maintenance of fairly clean houses, streets and alleys. Suppose that sanitary regulations are rigidly enforced to remedy defects of lighting, ventilation, drainage, etc., in the houses, to secure the removal of houses in themselves impossible of sanitary reconstruction, also to pull down an obstructive house or two here, another one or two there, and so on. Is it not possible to conceive that, though the improved conditions may not be perfect, still they may be such as to give the inhabitants of such districts about the average chance of life and health afforded within the inner limits of our urban communities? While not claiming that every slum area can be satisfactorily handled without recourse to more drastic measures, personal observation convinces me that many could be so dealt with, provided that the municipality and its officers fulfil their duties with patience, determination, ability and integrity. And the municipal representatives or officials that do not exhibit these qualifications are unworthy of office and an impediment to any kind of permanent reform.

It has been taken for granted in the foregoing discussion,

that, when clearing schemes are undertaken, the burden of the work of clearing and the expense thereof must fall upon the municipality. Sanitary reform of this kind, like the general administration of the sanitary Acts, cannot be left to private individuals or organizations, for reasons which have been briefly indicated in another chapter. The distribution of the expense of clearance upon ground landlords and building owners interested in the property condemned would be approved by popular voice as an act of justice. However, even supposing that such persons are always responsible for bad housing conditions on their lands and in their houses, the equitable distribution of the expense according to the degree of responsibility would form an insuperable problem. Nor must it be forgotten that, by reason of inadequate laws and still more defective administration, these conditions have grown up with the passive, and sometimes, perhaps, the active consent of the municipality, in consequence of which not a little responsibility must be considered as resting upon the municipality itself. Ideal justice is more often hoped for than achieved, and practicability must determine course of action in every case.

CHAPTER XII.

THE MUNICIPALITY AS LANDLORD.

In Part II. of this work, it has been shown that the earliest housing policy, which received the formal approbation of Parliament as such, was based upon the desirability of municipal authorities associating themselves with private individuals in the provision of dwelling accommodation for the people. This policy has been consistently fostered by successive Parliaments with increasing emphasis upon the duty of the municipality in this direction, until, to-day, on every hand are to be seen local authorities filling acre after acre with workmen's dwellings. Apparently, they have condemned private enterprise as inadequate, and some seem prepared to go almost to the extent of municipalizing house-building, so far as it concerns the great bulk of the population of their cities. In these days of socialistic tendencies, the advocacy of such a policy is not at all unlikely to spread: the desirability of it so doing is another matter. Accordingly, there is justification, in such a work as this, in dealing with municipal house monopoly as one of the possibilities of present tendencies, especially since the discussion will apply not only to absolute municipalisation but also largely to any municipal house-building on an extensive scale.

To start with my conclusion first, there need be little hesitation in condemning as unpractical the idea of house municipalisation. Those favouring the adoption (complete or partial) of such a policy sometimes bring forward a *propter hoc* argument of this nature. Gas and water,

they say, are frequently supplied by the municipality and, if these can be so furnished with efficient service, what reason can there be against the similar treatment of house accommodation? Obviously, what argument there is for the municipalisation of gas and water supply rests upon the fact that such industries must necessarily be non-competitive in any specific area, and consequently, within that area, monopolistic in character. The choice is between a private monopoly and municipal ownership, and public sentiment nearly always casts its vote for the latter of the two alternatives; it is one of its weaknesses to imagine that public service must necessarily be preferable to and cheaper than private service. The possibility of the reverse being the case under many conditions and that the welfare of the community may be better conserved in industrial matters by private management under efficient municipal supervision hardly enters into the conceptions of a short-sighted democracy. However, the same tendency towards a close monopoly has not manifested itself in the supply of houses, at least not in the large urban centres, and consequently no true parallel can be drawn between the cases.

The assumption, by the municipality, of the position of house-owner and landlord on a large scale, could hardly be viewed with equanimity. Can the idea be seriously entertained that the municipality, as house-builder, house-owner, and landlord on such a scale, would be a success? Already, local authorities are overburdened with responsibilities, which are so varied and so intricate that proper supervision is impossible, and far too large a dependence has to be placed upon hired servants, the permanent staff, whose interests, under such lax conditions, have not always proved themselves to be identical with economy and efficiency. Add to all of this the building of houses, their maintenance in repair, the collection of rents week

by week, and a hundred and one other things connected with the ownership of house property, affording every opportunity for official negligence and corruption, and can it rationally be supposed that a popularly elected body, with but a few hours per week at its disposal, would be capable of handling and supervising such complex details, in addition to performing its numerous other duties, with the care and efficiency that is not only desirable but essential? Inefficiency of management would lead, in the case of ordinary commercial organizations, to speedy bankruptcy, or its equivalent, but, in the municipality, thanks to the length of the ratepayers' purse and to defective bookkeeping, such a contingency need not be immediately anticipated, and the wealth of the community can be squandered with undisturbed mind until industrial decay and financial ruin loom threateningly near.

It is a matter of almost common repute how unsatisfactory and illusive the account-keeping of state and municipal bodies is prone to be. Cobden, addressing the House of Commons in 1864, declared that "Throughout the inquiries before Parliamentary Committees upon our Government manufactories, you find yourself in a difficulty directly you try to make the gentleman at the head of these establishments understand that they must pay interest for capital, rent for land, as well as allow for depreciation of machinery and plant."¹ As pointed out by Professor Bastable, in such industries there is constant confusion between capital and revenue accounts, the latter being swelled at the expense of the former:—"Receipts that should go to capital are assigned to revenue, and expenditure that ought to be met from revenue is defrayed from other state funds or by borrowing."

1. Quoted by Bastable, *Public Finance*, p. 183 note.

Besides the financial risk, there is also a moral danger in municipal house monopoly. The great bulk of the tenants of such houses would belong to the working classes, and would constitute the majority of the electorate. It goes without saying that these would be deeply interested in securing a minimum rate of rental, especially since normal rent would consume an important portion of their weekly income. Constant pressure would be brought to bear upon the administrative body to this end, and suasion could be reinforced by the coercion of the polls. Any appreciable amount of profit made on the yearly transactions would raise an immediate demand for lower rents, and there would be, ultimately, a real danger of part of the responsibility of the rent of municipal dwellings being thrown upon the general rates, to be met out of the pockets of another class of society. Actual evidence of such a tendency is to be found, at the present time, in more than one municipality which has undertaken to provide houses for its working-class citizens. The difference between this and poor-law aid is a mere matter of nomenclature. Those familiar with the history of the old Poor-law will call to mind the mischief that was wrought in the earlier years of the nineteenth century by the system of relief in aid of rent, but municipal housing on an extensive scale would be capable of working much greater harm. It is true that such relief would not be administered by poor-law officials, that its real nature would be largely obscured, and that therefore its influence for evil would operate more slowly, yet the ultimate results would be similar, nay, much more baneful to the nation on account of the extent of the area affected. The following quotation from an article written twenty years ago by the late Lord Shaftesbury, a man by no means unfavourable to municipal action, is to the point:—

"Hitherto we have done too little; there is now a fear that in some respects we may do too much. There is a loud cry, from many quarters, for the Government of the country to undertake this mighty question; and any one who sets himself against such an opinion is likely to incur much rebuke and condemnation. Be it so. But if the State is to be summoned not only to provide houses for the labouring classes, but also to supply such dwellings at nominal rents, it will, while doing something on behalf of their physical condition, utterly destroy their moral energy. It will, in fact, be an official proclamation that, without any efforts of their own, certain portions of the people shall enter into the enjoyment of many good things, altogether at the expense of others. The State is bound, in a case such as this, to give every facility by law and enabling statutes; but the work itself should be founded, and proceed, on voluntary effort, for which there is in the country an adequate amount of wealth, zeal, and intelligence."¹

Theoretically, perhaps, the municipality might be able to prevent the conversion of its house property into rate-aided dwellings, but, in practice, it would be found otherwise. The influence of interested representatives on the municipal controlling body, the power of the working-class vote would not fail to overpower, sooner or later, any opposition. In truth, there is some possibility that, in the course of a generation or two, the demand of the working-man might be extended from cheap houses to free houses: our socialist friends would certainly not demur. Any provision that relieves people of the necessity of relying upon their own exertions exercises a pauperising influence in proportion to its efficacy in destroying self-reliance and independence of character, virtues the absence of which in

1. *Nineteenth Century*, December, 1883, p. 935.

a nation forecasts decay and ruin. Thus, philanthropic, like municipal housing, may work in this direction, though, perhaps, not with the same intensity, since the recipient of its benefits recognises the voluntary character of its services and is correspondingly grateful, whereas the gifts of the municipality or state are regarded more as something due to him, which he has a right to demand, and for which no special feeling of thankfulness is required.

Apart from what has been said, rate-aided dwellings, as the result of a general policy of municipal housing on a monopoly or fairly extensive scale, cannot be regarded otherwise than as a state subsidy in aid of wages, which means, in the long run, a subsidy in aid of employers. Of course, the appropriation of this benefit by the employers would be gradual, but in the meantime any temporary benefit obtained by low-waged classes resident in the cities would tend to stimulate the very movement which thoughtful men are anxious to avoid, the migration from country into town.

Another aspect of the municipalization of house building must be considered in that it would mean a great addition to the ranks of municipal employés, whose numbers are already large in many localities. The presence of such a large body of municipal employés would constitute menace to efficient democratic government. It is not estimating human nature too cynically to suppose that such men would be peculiarly susceptible to the influence that could be exerted upon them by their employer, the local authority, and, without doubt, the effort of rival elements in the local council to secure their support at the polls would result in corruption and a consequent lowering of civic morality.

Much more might be said in way of criticism; sufficient

has been put forward to indicate that municipal house monopoly cannot be viewed with any degree of favour by the supporter of civic welfare. It may be thought that this discussion is beside the mark since no municipality has expressed its desire to monopolize, within its borders, the building of working class dwellings. But the arguments made apply, with almost equal force, to any attempt on the part of a municipality to provide houses on a larger scale. Besides, the entrance of the municipality into such an industry cannot avoid forming a serious check to private enterprise therein, and it must be seriously borne in mind that this may drive capital out and thus leave the municipality, willing or unwilling, with the stupendous task of supplying the house needs of the whole working class population. There is some reason to suppose that fear of municipal competition, especially the sort of competition which, directly or indirectly, has its support in the rates, has already contracted the activities of private enterprise. Capital will not undertake undue risks. It is noteworthy that, before the Glasgow Municipal Commission, the statement was made by several witnesses that if that Corporation charged itself with the work of building working class houses, "it must be prepared to build all the houses of that class, as private enterprise would not or could not compete with it."¹ It is important to call attention to the fact that, in the handling of men and of money, municipal action is distinctly inferior to private enterprise: if it manages to do the work equally as well, it is usually at greater cost, in other words at an economic loss. The important factor of the personal management and personal interest of the private builder is lost to it, of course. It was most stoutly asserted before the Glasgow Commis-

1. *Report and Recommendations, etc.*, of the Glasgow Municipal Commission on the Housing of the Poor, page 16.

sion, to which reference has just been made, that private builders could provide houses at as cheap a rate as that Corporation could do, unless it made them a charge on the rates, and this in spite of the greater cheapness with which money could be borrowed by the Corporation. But the fact that the municipality may, and, indeed, is likely to make good its own deficiencies by a subsidy from the rates is sufficient to induce private enterprise to cease investing capital at such risks.

Under any ordinary circumstances, the competition of the municipality with the private interests, upon which its growth has depended, is undesirable. The very life and prosperity of the community is based upon individual action and enterprise and it may well be questioned whether interference of this kind, except its equity and reasonableness can be demonstrated beyond the shadow of a doubt, can be conducive to the ultimate prosperity, welfare and happiness of the community at large.

I do not refuse to admit the possibility, though hardly the probability, of conditions under which intervention might be justifiable. If, by some chance, the supply of houses and vacant building land in any community became largely centred in the hands of one owner or of a co-operating group of owners, with accompanying forcing up of rents for the purpose of securing altogether abnormal profits, there would be some reason for the local authority attempting to combat these conditions in the interests of its citizens by arranging for the erection of property in sufficient quantity to produce an appreciable effect upon rents, to this end securing land by compulsory purchase, if found necessary. Even under these circumstances, it does not follow that the actual building should be undertaken by the local authority. It would be far better for it to acquire the land, as stated, then leasing out the same

under such covenants as would secure the desired end. Naturally, this would be an expensive process, as the rents that could be obtained for the land would be diminished, in most cases, by reason of such restrictions, but the resulting levy upon the rates would have its justification in the exceptional conditions.

A plea for municipal house building is sometimes based on the assertion that private enterprise has failed to meet the demand, and that the proof of this lies in the existence of overcrowding. One constantly meets with such statements as these:—"The product of private enterprise, then, is insufficient in quantity and inferior in quality,"¹ and "Private enterprise, as represented by the ordinary builder or by companies or societies like those described in the previous section, has failed to supply the deficiency, and there is no evidence forthcoming that in the near future, under present conditions, it will make it up."² Is it possible that too much emphasis is being laid upon the so-called short-comings of private enterprise. Everything seems to point in that direction. Certainly, if our experience during the last censal decade may be taken, the condemnation can hardly be based upon the record of recent years, for private enterprise during that period proved itself able to provide housing accommodation at a rate greater than the increase in population, so that, at the end of the decade, overcrowded houses were considerably fewer in number than at its beginning. As pointed out in an earlier chapter, municipal house building was so limited during this period that its effect is negligible. A few additional figures will throw further light on this debated question. In 1891, the population of England and Wales was 29,002, 525; in 1901, it was 32,527,843, an increase of

1. Thompson. *Housing Handbook*, p. 9.

2. *Manchester Housing Report*, p. 82.

3,525,318, or 12·17 per cent. In 1891, the total number of houses, inhabited, uninhabited, and building, was 5,862,068; in 1901, 6,771,693, an increase of 909,625 houses or 15·52 per cent. Here is at once, then, evidence of the statement—12·17 per cent. increase in population, but 15·52 per cent. increase in number of houses. Pursuing the calculations further, I find that, in 1891, the number of inhabitants per house (not tenement) was 4·95, that the housing accommodation during the decade was provided at the rate of 1 house for every 3·88 individuals of increased population, so that, in 1901, the number of inhabitants per house had fallen from the 4·95 just mentioned to 4·80. Surely, in face of these facts, a word may be said in protest against too eager condemnation of private enterprise in house building. Of course, private enterprise is not organized into a charity bureau, and, therefore, it may fail to provide for a class of people whose misfortune or crime places them practically under the pauper line. There is assuredly no moral duty resting upon business enterprise to build for charity, and, though sentiment urges otherwise, it is certainly dangerous for the state or municipality to attempt to do so, except to a very limited extent, under rigorous conditions, and with a definite reformatory policy in view. One can go into the poorest neighbourhood of any city and meet with families subsisting on what appears to be a minimum wage, and yet find some of these very families living under far more decent and desirable conditions than others possessing larger incomes—able to pay their landlords and to live without recourse to the poor rate, except, perhaps, in face of some great exigency. They economise their resources, others do not. Is the municipality to provide comfortable homes for the latter at rents in inverse proportion to their incapacity or extravagance? If this is to be the treat-

ment, such vices will have a premium placed upon them. But if it is conceded that it would be most perilous for the municipality to attempt a policy leading to any such result, can culpability be charged to private building enterprise for declining to burden itself with a responsibility promising neither profit nor honour? Rather let the blame be placed upon the municipality which has allowed so many years to pass by without attempting to meet squarely the moral and educational issues yearly raised by the continued presence of such a class of citizens within its borders. The proof of necessity for municipal housing cannot be deduced from any argument along these lines. Again I repeat that, before the municipality interferes, directly or indirectly, with the province of individual enterprise, there must be established beyond question the need of its action and its capability of more efficient performance than could be obtained from private effort. And efficiency here means more than the mere placing of brick on brick or of timber to timber: it takes into view all ultimate consequences—the social and economic welfare of the municipality as a whole, as well as of the particular classes composing it—with careful consideration of the balance of advantage or disadvantage. Even if private enterprise had been weighed in the balance and found wanting, the case for municipal interference would not be established until undeniable proof had been brought forward that the former had failed in spite of all the support that the municipality could possibly have given to it. There are many things that the municipality can do well and ought to do, and which require and demand all its energy and care. The more attention it gives to assumed duties, the burden of which could be borne equally satisfactorily by other agencies, the more will the former be neglected, the less assured and substantial will be the social and economic progress of its community.

The next chapter will include further remarks upon the relation of the municipality to private effort in the housing of the poor, but before closing the brief discussion of the present one, it is desirable to refer again to the question of rehousing as apart from the provision of additional accommodation. The following quotation, taken from the Glasgow Report, states the generally accepted view on this matter:—

“ . . . Others, while not laying down any general principle, pointed out that, if the Corporation by its own action dishoused a considerable population of the poorest class, and thereby created an abnormal scarcity of accommodation, the same obligation rested upon it as the law imposes upon railway corporations and others who displace more than a certain number of the working-class population to see that accommodation is provided for them within a convenient distance.”¹

The extreme opposite of this position, if it needs an example, is illustrated in municipal dishousing operations, within the present generation, under local improvement Acts. The Manchester Corporation dishoused a considerable number of people in this way, without rehousing, especially in St. Michael's Ward; so did Glasgow. The latter city is stated to have dishoused some 19,000 persons between 1871 and 1875, leaving them to find accommodation in the existing houses of the city, this being done under the powers of the City Improvement Act of 1866, and the dishousing process, it may be added, continued long after 1875.² Instances of similar work are to be found in the history of every municipality: the two cities named

1. *Report: Glasgow Municipal Commission*, pp. 15–16.

2. *Report: Glasgow Municipal Commission on the Housing of the Poor*, p. 11.

by no means stand alone. However, in recent years, municipal privileges in this direction have been severely restricted. Rehousing is entirely a local problem; whether or not the clearance of any area should be associated with the erection of property for the accommodation of the whole or part of the people displaced is to be determined purely by local conditions. No general rule can be set forth, and this is partly recognised by the law permitting the central authority to dispense with the inclusion of a rehousing clause in any clearance scheme of a provincial local authority.¹ In all cases of municipal, railway, or other clearances, a very careful analysis of the situation is desirable—the state of the building trade, the house facilities of the district, the position of the people to be placed, and so forth. If it is clear upon the evidence accumulated that the absence of special rehousing is going to seriously discommode these people and that there is no prospect of private building obviating the inconvenience of its own initiative, then the dishousing body should be required to provide a remedy. This applies to the municipality as well as to the railway or other private organisation, but it must be remembered that the local authority have many ways of stimulating private enterprise in building, which, save under the most extraordinary conditions, will bring about the provision of all house accommodation desirable without themselves laying one brick. The words of the Glasgow report just quoted I heartily endorse, though the sentiment contained is more frequently than not regarded as imposing actual house building upon the municipality. “An abnormal scarcity” of accommodation is to be created by dishousing, under which circumstances the local authority is “to see that accommodation is provided. . . .”²

1. 1890 Housing Act. Sect. 11 (2).

2. The italics are mine.

CHAPTER XIII.

SOME FURTHER CONSIDERATION OF MUNICIPAL HOUSING
POLICY.

The lesson of the previous chapter is that "*municipal housing policy*" should not be based upon *municipal housing*. It must not be supposed that the position taken disputes the morality of the municipality undertaking *any* kind of housing; a careful study of what has been said will make clear that this is not the case. In the promotion of proper housing conditions, there is much important work for it to do beyond that which has already been indicated in the previous discussion, and some little space may be profitably devoted to the consideration of this.

The municipality might well give to its citizens an instructive object lesson in the possibilities of suitable cottage building by erecting a few dwellings in its working class neighbourhoods. These should be models of what can be done in building with due regard to economy of construction. The dwellings should be self-supporting, forming, in every way, a means of comparison with the production of the private builder. This work would undoubtedly stimulate the latter as it would afford a practical standard of house-building, the lesson of which could be appreciated by all. The influence of such houses upon the minds of the working class, and therefore upon the nature of their demand for house accommodation, would probably be considerable. Even the municipality itself would benefit by having to put its own bye-laws into practical representation. The Manchester Citizens'

Association, in the report presented through the able pen of Mr. T. R. Marr, recommend:—

“That the Town Councils should use more fully the powers they possess under the Housing of the Working Classes Acts, of 1890 and 1900, and erect, in many different parts of the towns and of the country contiguous to the towns, groups of working class dwellings, exemplary in respect of size and arrangement of rooms and of offices, and of pleasantness of exterior, and provided with adequate yard space and with small gardens. The objects of this work, which should be self-supporting, should be (a) to provide part of the supply of wholesome dwellings needed by the towns; (b) to raise the working-man’s ideal of a dwelling; and (c) to set a higher standard for those who are building or may build workmen’s dwellings.”¹

The sentiment of the recommendation is in harmony with the previous remarks, though the way in which it is phrased prevents me from endorsing it just as it stands. To advise the Town Councils to use “more fully” the powers they possess under the Housing Acts, in connection with the context, leads me to believe that the Association had in mind much more extensive building than my own suggestion anticipates. This is borne out by the further statement that one of the objects of this movement should be “to provide part of the supply of wholesome dwellings needed by the towns.” Any part played by model dwellings in house supply should be incidental, and, provided that the purpose of simply furnishing illustrative types for the social education of the working man were strictly adhered to, would be very small, negligible in fact.

A certain amount of housing might be undertaken by

1. *Manchester Report on Housing Conditions*, pp. 5-6.

the municipality with a purely reformatory purpose in view. In an earlier chapter, reference was made to the general undesirability of block dwellings for the poorer classes, argument being made that the functions which such dwellings could best fulfil would be the compulsory housing (under rigid supervision) of the city *residuum*—the confirmed slummers and inveterate offenders against the sanitary law. Such compulsion might be considered, to some extent, an invasion of the liberty of the individual, but where the liberty of the individual is dangerous to the comfort and safety of the body, there is every justification for restriction. In carrying out the details of any arrangement of this kind, many difficulties would have to be met, but probably not insuperable ones. Powers could be granted to the municipality, by the Legislature, under such checks as might secure their reasonable and judicious utilisation, without unduly impeding action. In slum reformation, whether by clearance or otherwise, a few of such buildings under municipal control would be of great service, and would immensely assist the working of our sanitary legislation. With some relaxation of building regulations, suitable dwellings could be put up at a very low cost, let at the rate of about a shilling a room per week, and yet be self-supporting. The experiments of Liverpool in clinker built houses indicate that this is far from impossible.¹ Such a rent could hardly be bettered in the slums themselves; and those, whose wages, properly economized, will not enable them to pay even this small amount, are proper subjects for the workhouse, or, in selected cases, for the attention of organised private charity. The Glasgow City Engineer proposed, before the local Commission, that a scheme somewhat along these lines,

1. Rents for three-room tenements figuring out at 4s. per week, giving 5 per cent. return on capital expenditure.

though with the compulsory feature less obvious, should be undertaken by the Corporation; the policy involved had previously been associated with the names of Professor Smart and Mr. John Mann, of Glasgow. The following extracts from the final report of the Commission will explain the nature of the official proposal:—

“Much interest was felt in a scheme submitted and explained by the City Engineer to supply a class of one-roomed houses at a rent of 1s. per week, provided ground could be obtained at about 10s. a yard. Speaking of the necessity of housing what he called ‘the nethermost unit,’ he brought before the Commission the possibility of erecting such a house—built of brick, cement plaster in the inside, with specially constructed wooden floor, water-tight but without deafening, and cheapened in every way that human ingenuity could devise. ‘Undesirables,’ he thought, and not a few witnesses agreed with him, should get a chance in some such erection as this. . . . The Commission therefore recommend (2) that an experiment should be made by the Corporation in the erection of a building or buildings on the lines laid down by the City Engineer, to be reserved for those who, while unable to show any factor’s line, or other certificate, are willing to submit to necessary regulations as to cleanliness, respectable living, order, and punctual payment of rent, with the view of rehabilitating their characters, and in time qualifying for a better house. The houses should be of the plainest construction, with indestructible fittings, and should be capable of being quickly and efficiently cleansed.”¹

Under the provisions of the 1890 Housing Act, the Public Works Loan Commissioners have power to lend

1. *Report: Glasgow Municipal Commissions*, pp. 20–21.

money to any railway company or docks or harbour company, or any other company, society, or association, established for the purpose of constructing or improving, or of facilitating or encouraging the construction or improvement of dwellings for the working classes, or for trading or manufacturing purposes (in the course of whose business, or in the discharge of whose duties, persons of the working classes are employed); also to any private person entitled to any land for an estate in fee simple, or for any term of years absolute, whereof not less than fifty years shall for the time being remain unexpired.¹ The period of repayment of loans must not exceed forty years, and the money advanced on the security of a mortgage of any land or dwellings solely must not exceed one moiety of the value. The Small Dwellings Acquisition Act, 1899, empowers the local authority to advance money for the purpose of assisting persons to acquire the ownership of small houses in which they reside or intend to reside. There seems to be much in favour of widening still further the facilities open to private enterprise for obtaining loans for the building of working class property. The municipalities, certainly the larger ones, can borrow money at a comparatively low rate of interest, and legislation that would enable and induce them to make use of their power of securing capital cheaply for the benefit of organizations and individuals desirous of erecting this kind of property would powerfully stimulate building activity. A great deal has been done in this direction in Germany. English readers will find much to interest them on this point in Mr. Horsfall's volume on "The Example of Germany," one of the most important English works dealing with housing policy that have been issued during recent years. In 1902, the Grand Duchy of Hesse estab-

1. 53 Vict. c. 70 : § 67 (1).

lished a National Credit Bank for the supply of money to assist in the building of working class dwellings. Through this bank, the State gives credit to its constituent community, and the latter can either themselves build, or make loans to building societies to the extent of 90 per cent. of the total cost of dwellings. Towns in which there is an insufficient supply of wholesome cheap dwellings, and whose local authorities do not attempt to build can be forced to accept a loan and to lend the money obtained to a building society "of public utility" where such is willing to build and desires a loan. Further, local authorities are urged by the Government to aid the building societies by placing the services of their building officials at the disposal of the societies without charge, by taking shares in the societies, by granting them favourable terms respecting interest on, and repayment of the loans made to the societies, and by granting them loans without mortgage security; also by letting the building societies have building land on low terms and by remitting the usual contributions towards the cost of street making and sewer-ing.¹ Just as to the feasibility of developing our facilities

1. Horsfall, pp. 47—50. See also in the same book reference to Prussia, p. 39; to Saxony, p. 74; to Frankfurt am Main, pp. 125—9. I venture to quote in full that portion of the decrees of the Prussian Ministers relating to this subject: these decrees were issued in March, 1901.

"Towns will promote the provision of an increased supply of small, wholesome, cheap dwellings for the poorer classes, if, whenever the housing conditions are unsatisfactory, they give as much support as possible to building societies "of public utility." It should be a condition for receiving help from the community, that, without regard to the particular legal form chosen by them, the building societies are bound by their articles of association to seek the one object of providing, in houses built or bought by them, wholesome and suitably arranged dwellings for families of the poorer classes, at low rents; that the dividends payable to the members be restricted to not more than 4 per cent. on the amount of their shares, and that, in case of liquidation, not more than the nominal amount of the shares be payable to the shareholders, any surplus being used for public purposes.

"It should also be considered how far, and under what conditions, the same help which is granted to building societies of public utility may be given to persons who undertake to erect small, wholesome, and properly arranged dwellings to be let at low rents.

on exactly the same lines as Germany, there is room for legitimate difference of opinion, but that further development would be beneficial to the interests of the municipality and the state seems tolerably certain.

The advocacy of municipal ownership of building sites has become an important feature of the housing reform propaganda. It is urged that municipalities should have and exercise the power of acquiring land, within and surrounding their areas of jurisdiction, to as large an extent as possible, so that there may be always an abundance of land under the control of the towns which may be used for the

"Next it is a question whether building societies should be helped by remitting in their favour part or the whole of the cost of streets and sewers, and by allowing them to defer for a considerable time payment of the sums they owe. It is desirable that the decision arrived at respecting this subject shall provide that any payments which are remitted shall become due, and shall be enforced, if the dwellings are ever used for purposes other than that for which they were first intended, and that this obligation be legally recorded against the sites. The remission of the fees usually paid by builders to the Building-police is also a desirable form of assistance.

"Towns can, further, give important aid to building societies by placing at their disposal without charge the co-operation of the building officials of the town. As it is a matter of experience that workmen's building societies can, as a rule, obtain but little capital, the chief way in which such societies can be helped is by the towns taking some of their shares, and making it as easy as possible for them to obtain loans on mortgage cheaply, and on terms as favourable as possible in respect of repayment. So far as other funds are not available, or are not provided by the Town Councils, the surplus funds of the communal Savings Banks can be used for this purpose with peculiar propriety.

"Even if a town is not in a position to pay for shares with its own funds, or to lend money of its own to building societies, it can easily give them facilities for obtaining capital, by itself borrowing money for them from the National Insurance Institutions on the security of its own credit. The National Insurance Institutions often give very favourable terms to the agents who effect loans to building societies, so that the town, even if it adds $\frac{1}{4}$ per cent. to the rate of interest to cover any loss which may occur, can yet supply the need of building societies for loans on the security of their land at low rates of interest. Further, a town can help a building society to obtain loans by becoming security for them, as many Rhenish towns have done. In these cases some Insurance Institutions lend amounts which considerably exceed the usual limits.

"Lastly, for the purpose of aiding building societies, a town may, under certain circumstances, sell them some of its land at a low price and allow them considerable delay in the payment for it."—Horsfall, pp. 39–40.

extension of the cheaper sort of housing accommodation. The land is to be kept in perpetual ownership by each town, only leases of it being granted.¹ Under the supposition that the town is to be a great house builder and owner, the consistency and business logic of such a policy is obvious. If there is justification for the former so is there for the latter. However, the desirability of municipal house ownership has not been admitted in this discussion and, consequently, cannot be allowed as an argument for municipal land proprietorship. That the municipality should acquire and reserve suitably situated land for parks, open spaces, and boulevards goes without saying. The financial position of the municipality determines the reasonable limit of this kind of improvement, but, within that limit, the more that can be done the better. Such expenditure is entirely unproductive financially, but incalculably productive from the point of view of the health and well-being of the citizens. There is also every reason for the acquisition of sites for future libraries, museums, baths, washhouses, and other public buildings. Furthermore, in overcrowded towns, little, if any objection need be taken to the holding, by the municipality, of a moderate amount of land with particularly favourable situation which it might be desirable to lease, under easy conditions, for the erection of small dwellings. To approve a more ambitious policy than this is practically to advocate the municipalization of land. Now, whatever may be the advantage of municipal ownership of land, it has the great disadvantage of exposing the municipality to considerable financial risk. In the first place, the municipality has to buy dearly. In the second place, it has to buy at a risk. The movement of the values of town sites is by no means a

1. Cf. T. R. Marr, *Housing Conditions in Manchester and Salford*, p. 7, § 5.

uniform progression. Values may remain stationary or retrograde; even in the same town may be found instances of both forward and backward movements. Also land may increase in value during one generation, and the reverse take place during the following period. Where the town has to buy at a price above the market (and even members of the local government have not been averse to stimulate the price for their own private advantage), it follows that stationary land values mean an unprofitable investment, especially when it is borne in mind that, to secure the erection of working class houses, the ground rent obtainable may have to be reduced to a very low figure. In popular opinion, a strong point in favour of the policy now under consideration exists in the retention of the unearned increment by the community. But it also secures to the community the unearned decrement should this occur, and, in any case, the extensive use of land for cheap houses is going to reduce to a minimum the possibility of any large increment. The municipality could only get an appreciable increment by departing from its ostensible purpose of securing the land for housing and selling it for offices, warehouses, shops, and such like.

A great deal of importance has been assigned to securing for the community the unearned increment from urban land, though the unearned decrement attaching to so large an area of English agricultural land has been passed over with as little notice as possible.¹ As a measure of financial reform, the value of such a change is extremely du-

1. The argument upon this point would be, no doubt, something in this way. The increment from urban land arises from the collective activities of the community, therefore it should belong to the community. The decrement from agricultural land results from the accident of foreign competition for which the community is not responsible. The reasoning is more specious than convincing. Could one, then, take it for granted, by analogy, that, in a case where an urban council construct a new thoroughfare, diverting traffic from an older one, the local authority would reimburse property owners along the line of the latter for unearned decrement arising from its action?

bious,¹ and, as a matter of fact, no workable equitable scheme for appropriating the unearned increment has been produced. A great deal of skill has been expended upon the discussion of this question, resulting in a fairly voluminous literature, which fact, combined with a certain amount of incredulity as to its important or practical bearing upon the housing problem, will excuse the present writer from devoting more attention to it.

1. Cf. Professor F. C. Montague's article on "The Unearned Increment," *Dict. of Political Economy*, vol. i., p. 383 :—

"But further it may be urged that the State has an indefinite power of taxation, and that under a democracy, which is the most costly of all forms of government, taxation is always becoming heavier, and is more and more thrown upon property, especially, where landowners are few, upon landed property. Under these circumstances, it is certain that the national and municipal authorities will in future draw an ample revenue from landed property whether or no any unearned increment has accrued thereon."

CHAPTER XIV.

HOUSING REFORM AND TAXATION.

The municipality is invited to help forward the solution of the housing problem in several different ways, among which that of taxation is assuming special importance in the utterances and writings of many reformers as well as in the mind of the general public. At first glance, there seems to be but small connection between improvement of housing conditions and alteration of the system of local taxation, but the student of the recent housing literature of this country will not read very far before he will have emphasized and re-emphasized upon his attention that in tax reform lies the key to the whole situation. Unfortunately, rhetorical exaggeration is frequently a conspicuous feature of this literature, a fact which hinders rather than helps conviction. Serious students of the subject will not ignore any proposed solution that bears upon its face the slightest trace of feasibility, but they certainly cannot be expected to be converted by anything but solid reasoning from cause to effect. Nevertheless, the agitation for the taxation of land values, and, in particular, the taxation of urban sites, has undoubtedly made considerable impression upon public opinion, especially since its supporters have interlinked their proposal so cleverly with the housing reform movement. It is not intended, in the few pages that can be given to this question, to attempt a full discussion, but rather to ascertain how the proposed reform is viewed by its advocates, and how far their arguments may be regarded as reasonable.

Under present conditions, our urban communities derive their funds for public expenses mainly from the receipts of taxation based upon the rental values of occupied buildings, or rather upon those values less a certain deduction (usually about 15 per cent.) which is intended as an allowance for outgoing expenses of the buildings in the shape of repairs, etc. Land unbuilt on is either not rated at all or else at its agricultural letting value, half the rates being remitted, in the latter case, under the Agricultural Rating Act: the income from it, therefore, is practically negligible. The sum of the rental values of any locality (with the deduction named) forms its annual rateable value and the ratio between this and the amount required by the estimates for the year's expenditure establishes a certain rate in the £ for that year. This system has administrative simplicity whatever its defects may be: the difficulties and dangers of an official assessment of property values are avoided.

The reform proposals take as a premiss that the rates paid by the occupier fail to reach the ground owner, at least in a sufficient amount, and therefore advocate the necessity of a special rate upon the site value, assessed separately from the building value. Single taxers are often found earnestly supporting this movement, but the reform so persistently fought for by Henry George was essentially different from the present suggestion of housing reformers. The single tax theory proper would substitute all other taxation (local and imperial) by a tax on land values, which must be made equal to the economic rent of the land apart from improvements. Housing reformers, who do not happen to be single taxers, do not go so far as this, but urge the imposition of a tax on urban site values (not necessarily equal to the economic rent) as part of a system of local taxation in which the financial burden

hitherto resting upon the occupier shall be relieved, to a large extent, by the ground owner. There are others who, without recommending the application of the single tax theory in its complete form, urge that all local taxation should be imposed on ground values. The arguments usually adopted, and the influence exerted by the movement will be understood from the following extracts.

The minority report of the Royal Commission on Local Taxation¹ (signed by Lord Balfour of Burleigh, Lord Blair Balfour, Sir Edward Hamilton, Sir George Murray, and Mr. James Stuart) has been a source of no little moral strength to believers in the desirability and possibility of a reform of the nature already indicated. The report urges that :—

“ . . . there is a strong argument for rating site values on the ground of public policy, regard being had to the effects of taxation on industry and development. Our present rates indisputably hamper building, which is a necessary of life, and of business of every kind. Now, the tendency of our present rates must be generally to discourage building—to make houses fewer, worse, and dearer. The effect of substituting a site-value for an ordinary rate in a town will be, roughly speaking, to decrease the burden in the outskirts and increase it at the centre, and any increase of building on the outskirts tends to reduce the pressure for accommodation all through the town, while the value of the accommodation also is likely to be improved by the lightening of the burden on the building value. While the rating of site-value thus concerns the public at large as an administrative reform, it is of special importance in connection with the urgent problem of providing

house accommodation for the working classes. Anything which aggravates the appalling evils of overcrowding does not need to be condemned, and it seems clear to us that the heavy rates on buildings do tend to aggravate those evils, and that the rating of site values would help to mitigate them."

A couple of general elections ago, the taxation of land values was made a party-cry, and the succeeding paragraph is quoted from a leaflet circulated at the time:—

"For our present rates we should substitute the taxation of land values. An assessment must be made of the unimproved value of land everywhere, *i.e.*, the value of the land apart from any buildings or fixtures or improvements. The tax, then, must be levied on the true land value, whether the land is in actual occupation or not, and whether or not it happens at that moment to be "ripened" for sale in building plots. Under the pressure of the tax, more land would be thrown on to the market, and land everywhere would be obtainable on easier terms by those who wish to use it. Sites now unused would be put to fuller use. If land were taxed according to its true value, there would be a re-adjustment of the burden of taxation as between different districts, which would have a most beneficial influence in stimulating building enterprise. Heavier taxation would fall on the fully developed sites at the centre, while the outer districts would be relieved from the burden which now hampers this development. . . . Again, we should be freeing buildings from the burden of rates. By levying rates on buildings, we make buildings dearer, and the inevitable consequence is that fewer are built. Under our present system of rating, builders cannot afford to build, because occupiers cannot afford

to occupy so many or such good houses as they could if buildings were not liable to be rated. If we cease to levy rates on the value of buildings, we shall remove the first of the two main causes of the dearness and scarcity of houses.”¹

During the years 1903 and 1904, three Bills were brought before the House of Commons, one presented by Mr. Macnamara, the second (known as the Municipal Bill by reason of the support it received from local authorities) by Mr. Trevelyan, and the third (the Scottish Bill) by Mr. Caldwell, but none of the three succeeded in becoming law. The memoranda of the first two bills indicate that their purpose (whatever the ultimate policy of their authors may have been) was to impose a tax on urban site values in addition to the existing taxation on buildings. Thus, we read: “This Bill is framed with the object of providing local authorities in urban areas with a new source of revenue in relief of the present rates, and so diminishing the existing burdens on building enterprise” (1903 Bill), and, again, “It is provided by this Bill that all valuation lists on which local rates are based shall contain a separate assessment of the land values of rateable premises” (The Municipal Bill). The same is true of the Scottish Bill, “The assessor shall make up the valuation roll for the burgh, with additional columns for the purpose of showing the extent of land contained in each separate piece of ground, with the annual value thereof at four per cent. on the selling price.”

The above references make plain that housing reformers are proposing, under the name of taxation of (urban) land values, two different schemes, one that the levies of the city should be raised from both land and buildings directly,

1. For easily accessible reference, see Thompson's *Housing Handbook*, p. 263.

the other that the whole of the local taxation should be thrown upon the land.

The latter proposal is, of course, Henry Georgeism in a pruned form. It is based on the theory, a tolerably correct one where the tax is levied at the point of incidence, that a tax on land values falls on the land owner. But this being the case, does not such a method of taxation do violence to every principle of justice? Taxation is not merely getting money from a community, but the getting of it equitably, and no community has any moral right to relieve part of its members capable of bearing taxation from supporting a fair share of the burdens resulting from its existence as a community. The work of a community is undertaken for the good of the whole, and the mere fact that some portion of its membership incidentally derives a special and peculiar benefit from this work (while a possible justification of differential treatment) is no reason why the other part of the population should be relieved entirely from its civic indebtedness. Injustice should be sufficient of itself to condemn any proposed change in our system of taxation. As a general rule, it is better to put up with the known evils of an old established tax than to risk the unknown ones of a new tax whose effects are too indefinite to be traced. To a certain extent, the taxed will have adjusted themselves to the old system, thereby mitigating some of its inequality.¹

The proposal to associate a local tax on site values with the present taxation on buildings is much more reasonable, though it yet remains to be seen whether this is really practicable. There has been much discussion concerning

1. "The argument for a tax, or mode of taxation, that it exists, is always a very strong one, when the abolition would necessitate other taxes to supply its place. The mere antiquity of the system by giving time for the adjustment of the burden on the subject taxed makes it fall lighter, very much lighter, than any novel tax or method possibly could."—*Report on Local Taxation*, 1870.

the incidence of local rates, but there seems to be good reason to accept the view that the incidence is largely upon the occupier, except, as pointed out by Mr. Blunden, under the special conditions existing in the congested areas of the metropolis (and, may it not be added, of the large provincial centres), in exceptionally advantageous suburban sites, and in stagnant or dwindling towns. This being the case, it would seem that, so far as local taxation is concerned, the ground owners might consistently be asked to bear more of the annual indebtedness of the community. But there are serious difficulties in the way.

Those who have carefully studied the incidence of taxation are fairly well agreed that if there is to be any surety of a tax on ground values falling on the landlord, the tax must be levied on him directly. This would mean extraordinary difficulty of administration, involving enormous expense. A maze of contracts between the original ground owner, chief rent holder, ninety-nine year lease holder, short lease holder, and house owner, will make it a problem, indeed, to place the tax just in the right place.

If the tax is to be levied from the occupier with power for him to deduct from the rent, the administrative difficulty still remains. There may be half a dozen persons concerned in the ownership of the ground, and, on elementary principles of fairness, the amount deducted by the occupier from the rent he pays to the owner, and deducted by the latter from the amount he pays to the leaseholder of the ground, should be divided among the proprietary interests in proportion to the benefits derived by each from his share in the ownership. The difficulties of ascertaining the status of the parties concerned and of determining the proper share of each are not to be underestimated: they might prove insuperable.

It is generally asserted by the more moderate advocates

of the kind of taxation now being discussed that they have no desire to tax improvements but that they propose the tax on land values because it is the one way to strike pure economic rent. This assumes that economic rent, in urban centres, at any rate, is easily determinable, at the same time presumably recognizing that the actual rent paid for building land may be widely different. Thus, in each case of urban rent, there would occur the necessity of a careful analysis of its component parts. The work involved can be imagined and, after all, the best that could be done would be but a guess. As Professor Nicholson points out, the complex relationship of a building and its site to roads, lighting and water systems, etc., stands absolutely in the way of accurate determination of economic rent.¹

It is claimed that recourse to the taxation of urban land values will facilitate the solution of the housing problem by throwing land on the market that under present conditions would be held for a rise. How far is this likely to be the case? It must be granted that, in an unprogressive or decaying town, such a thing as holding for a rise will be absent; landowners, unless influenced by sentimental reasons, will be eager enough to get rid of their land without other pressure. In progressive towns, on the other hand, parties holding land for a rise will have to stand the tax, but will they sell? If the landowner sells, he will get for his land not its value before the imposition but that value (supposing other conditions remain the same and that the tax is viewed as a permanent addition to the fiscal system) less the capitalized value of the new tax at its initial rate. Now with increasing population and a growing industry, tax or no tax the value of urban land will go up, and consequently the land owner will calculate the

1. See his *Principles of Political Economy*, vol. iii., p. 322.

chance of making more in a few years by enhanced value as against the total amount of taxes he will have to pay plus loss of interest, etc. The effect of the tax in causing land to be thrown upon the market, unless made so high as to approach absolute confiscation, would be far less, probably, than is anticipated by the advocates of the so-called reform. Most of the land it could influence would find its way on the market anyhow. Moreover, it should be borne in mind in connection with the proposed policy of forcing land on the market that every vacant plot of ground forms one of the breathing lungs of the city, and, though the owner's sole reason may be personal gain, he incidentally confers a benefit on the community by holding open the land, the value of which benefit must be set off in part against the disadvantage of a restriction of the area for building in that locality. Further, the imposition of site value taxation must necessarily penalize the addition of garden space to houses, a most undesirable thing.

Of course, the imposition of the tax would diminish the value of all land in the market and prices would fall. A fairly heavy tax would confiscate quite a large proportion of the value of the land; the fact that the existing holders would lose the whole capitalized value of the tax, with, perhaps, a further decrement for uncertainty, while the municipality would require, say, twenty-five years to secure for itself the equivalent of that taken from the holders at one blow, seems to be a piece of economic injustice so far as the latter are concerned, to say nothing of the financial disturbance likely to be caused in an investment market which at present attracts much of the capital of the country. The fall in price and the uncertainty of future taxation would make ground rents a far less attractive investment for capital, and it would be correspondingly more difficult to

raise capital upon them. Thus, the builder would have to pay more heavily for the loans he secures, a condition which would tend to restrict his activities in house building; believers in the municipalisation of house property will consider this, perhaps, a point in favour of the tax.

One is forced to the conclusion that there is little possibility of such a system of tax reform, as that to which this chapter has been devoted, playing a substantial and important part in the solution of housing difficulties. Administrative and other changes may introduce improvements into our fiscal arrangements, and it is to be expected that, in so far as these establish an approximately just distribution of burdens, social conditions in general will feel the benefit. There is, indeed, far too great diversion of opinion upon the real incidence of local taxation to justify any reform movement which assumes as its basis a perfectly definite and rigid incidence: as yet our knowledge is insufficient to decide what the distribution of incidence is, and, beyond that again, how far such distribution, all circumstances being taken into consideration, is equitable.

CHAPTER XV.

THE MUNICIPALITY AND THE SUPERVISION OF URBAN
BUILDING EXTENSION.

English towns are, with few exceptions, in a state of fairly active growth. On the borders of every important industrial centre, extensive suburbs are springing into existence with a rapidity that is amazing. Some of these suburbs are largely made up of middle-class houses, often presenting a charming appearance. Others cater for the working classes, and, in an appreciable number of instances noted by the writer, are quite attractively arranged, considering the limited amount of capital that can be profitably invested in each dwelling. But, in not a few cases, jerry-built property, badly arranged, house crowded on house, narrow streets, are painfully in evidence, obviously marked, in spite of newness, for easy degradation into dilapidated and insanitary slums, homes for those who lack the moral fibre essential to cleanly and orderly conduct of life. This is an unfortunate prospect; it would be still more unfortunate if no attempt should be made to apply preventive measures with the minimum amount of delay. The improvement of the central areas of our towns can be achieved only very slowly and at much expense, but the exercise of foresight and administrative ability can bring about the establishment of conditions which would secure the towns against the repetition, in the suburbs, of the same building evils that have rendered some of the older districts such unpleasant places to live in. Through the building acts or bye-laws there is al-

ready provided a means of enforcing sound and sanitary building, but the course of building is more or less haphazard. It is true that some regard is paid to the construction of streets and so forth by the municipalities, but there is a marked absence of carefully arranged plans based on a broad and well-conceived building policy.

Many of the cities of Germany have taken an advanced position in this matter; building extension has come to be regarded by them as a matter of the utmost importance and demanding careful regulation by the municipality. Their building regulations contain much that is interesting and instructive, and I feel that space devoted to some description of the same will by no means be wasted.

The General Building Law (1900) of Saxony well illustrates the new movement at work in various parts of Germany. This law provides that the building up of districts, as yet practically unbuilt on, must be carried out according to the requirements of a building plan prepared for each district by the local authority: such a building plan may also be prepared for districts already built on. The plans are to pay special attention to the position of the buildings which must be such as to secure an adequate amount of sunshine, also to the arrangement of streets with a view to maintaining both sufficient width and convenient communication (all streets with continuous buildings must have a minimum width of 13 yards, which is increased to $18\frac{1}{2}$ yards for streets with busy traffic). Open spaces, public shrubberies, public recreation grounds, sites for churches and school buildings are to be provided for in suitable number and extent. The plans are to decide, the general character of the district being taken into consideration, whether factories and workshops shall be allowed, also whether close or open building shall be the rule. Streets with continuous lines of building must be interrupted in sufficient measure by streets of open building,

and the density of building and population in the outer districts must be suitably restricted. The maximum number of stories to a building must vary according to the character of the place and the width of the street, ranging from three in the suburban districts to four or five in the central. The owner of land marked out for public streets on the building plan is prohibited from putting up any but temporary buildings thereon, and these, with all fences put up after the determination of the plan, must be removed at his expense when the land is needed for use as a street or public square. The Building-Police Authority has power to prohibit building or undesirable alterations in a district for which it is proposed to form a building plan or to alter an existing one. Such prohibition holds good for two years from the date of its publication but then lapses if the building plan has not been definitely adopted. The prohibition illegalizes the division of plots of land for which the permission of the above authority has not been obtained.

In cases where the position, form or size of plots of land within the area covered by a building plan prevents the convenient and proper use of the land for building purposes, the municipality can rectify boundaries or proceed to a redistribution of the land, with or without the consent of the owners.¹ Plots of land too small for building sites

1. The following describes the method of redistribution:—

“The plots of ground belonging to all the owners concerned are to be thrown together, and the public roads which the new building plan makes unnecessary are to be included. From this mass the land shown by the building plan to be intended for the future public roads must first be separated, and the building land which remains must then be distributed in such a way that each owner of a plot or plots of land shall have a share of the total value corresponding to the share which he had in the whole amount of land before redistribution. The community must have land for public roads assigned to it to replace the roads which were absorbed. In fixing the values on which the redistribution plan is based, and which are to be fixed with the help of experts, all material and legal conditions must be taken duly into account. For each of the plots of land suitable for building pur-

must be sold to the community, unless the owners voluntarily arrange to dispose of them: the community will distribute them among the owners of the other plots, from whom the money it has paid out will be recovered.

Cologne, since 1901, has been under the "zone" building system to which reference has been made in the preceding paragraph. For building purposes, the town is divided into four districts. In the central district—the old town—buildings may be four stories high and from seventy-five to eighty per cent. of a site may be built on. In the district encircling this central part, detached or semi-detached houses are to be the rule and no more than from forty to fifty per cent. of a site covered. Surrounding this area, except in certain portions of the town where the extension of the villa style of building is provided for right out into the rural outskirts, lies a zone of more urban suburbs in which buildings of only three stories are allowed, with a covering of the site varying from sixty-five to seventy-five per cent. Finally, on the outer edge of the town are the rural suburbs, in which but two stories are permissible with a covering of from fifty to sixty-five per cent. of the site.

Sufficient has been written to indicate the nature of the control which, in the future, the urban authorities of Ger-

poses one or more plots of land, as far as possible in the same place, must be given. Plots of land with buildings on them, as a rule, subject to rectification of their boundaries, are to be restored to the persons who have hitherto owned them. The land, which, according to the building plan, is to be used for the future roads, so far as it is not used at once, must be distributed, when provision has been made for the necessary means of access to the newly divided plots, among the various owners of plots, in the same proportion as the building land, and, as far as possible, in such a way that, for each owner, his future building plot and his share of the future road may lie together. Unavoidable differences of value between the earlier plots and those received to replace them can be settled in money."—General Building Law, Kingdom of Saxony (July 1, 1900), § 58, quoted from T. C. Horsfall's *The Example of Germany*.

many intend to exercise over the building up of their towns. If loyally and persistently adhered to, the policy must produce residential conditions very superior to those that now exist, presuming that it is associated with strict and diligent sanitary supervision. How far the resulting social and hygienic gain involves economic loss is a question not easily answered. Better housing conditions will result in greater economic efficiency on the part of the worker. Against this has to be set the burden of any expenditure necessary to bring about such improvement, also the retarding of industrial and commercial development within the towns by the restrictions upon the location of factories, warehouses and the like. It is possible that a too rigid administration of a policy of this kind would drive industrial and manufacturing interests to other localities, and with them the source of supplies for the maintenance of a part of the working population. However this might be, there is certainly much to admire in the ideals which the Germans have set before their urban centres.

Much has been done in our own country towards the better supervision of urban building, and, in referring to the development of German policy, it is not intended to underestimate at all the value of this work. But it has been essentially a control of detail and there has never yet been officially propounded, in an English urban community, a broad and far seeing scheme of building extension. The towns have been allowed to grow up haphazardly; buildings have been put up and streets constructed with little consideration of their relation to other buildings and streets. Especially important is the matter of street construction, and the attaching questions of width, direction, reservation of certain roads as boulevards, connection with other thoroughfares are vital to the health and pleasure

of the community. I do not suggest that it would be desirable for England to import bodily the German system, but I certainly think that we should at least copy from that country the general idea of adequate supervision of present and future urban extension.

There is even reason to suppose that town areas ought to exercise some influence over the constructive activities of neighbouring localities. It is quite easy to understand how the good work of an urban community may be partly nullified by the indifference of independent suburbs, careless of the accumulation of property obviously on the direct road to "slummary." The irony of the situation exists in the probability that the growth of the town will cause the absorption of these suburbs, and the citizens will then be put to the expense of applying reformatory measures at a cost infinitely above that which would have been necessary originally to prevent the evil. As one way of meeting this peculiar and unsatisfactory condition, it has been suggested that for certain general purposes, of which building supervision would be a very important one, the district surrounding and economically subsidiary to each large town should be placed under the control of the central municipality. A different suggestion is that advising the formation of Provincial Councils with authority over such districts in the matters indicated. It has also been recommended that regulation be obtained through the formation of a department of the Central Government with power to control. The relative efficacy of these plans can be finally determined by practical experience alone. I am inclined to think, however, that the device of a provincial council or some such body would be found of much service in certain cases. The City of Manchester, for instance, is geographically continuous (or practically so) with several other large towns, Salford, Ashton-under-

Lyne, Oldham, Bolton and Rochdale; some important urban districts also are in close proximity. An attempt to extend the authority of the central city (Manchester) over any of the other towns would give rise to violent contention: in fact, it would be unfeasible. The formation of a body such as that mentioned, adequately representing each interest concerned, would be most calculated to secure harmonious action and substantial results, though, naturally, a good many rough spots would have to be worn smooth before the attainment of a mutually satisfactory working policy. In cases where towns are more isolated in situation, it might be practicable to adopt the first-named suggestion of extending the authority of the towns over the adjoining districts in these matters of building extension—the exercise of this power in any instance should be made subject to the approval of the Local Government Board.

It is not to be concealed that the administrative difficulties in the way of any of these plans are considerable, but there is no need to regard them as insuperable. The opposition of interests between contiguous local authorities has led to much that is unsatisfactory in housing conditions, and will lead to very much more unless some effort is made to remedy the existing situation: any plan that contains a reasonable promise of doing this should receive the earnest attention of those interested in civic welfare.

CHAPTER XVI.

SOME SPECIAL ASPECTS OF HOUSING BY VOLUNTARY ENTERPRISE. TRANSPORTATION FACILITIES AND THE HOUSING PROBLEM.

The previous chapters have dealt with the general relationship that should exist between the municipality and private enterprise in the housing of the working classes. It would be unsatisfactory to close the discussion without some reference to special efforts in the way of such housing made by one form or another of private enterprise. I regret that it is not practicable to devote more than a single chapter to the discussion of this aspect of the English housing movement. However, the numerous and copious references scattered through our periodical literature and elsewhere render a detailed treatment, to some extent at least, a work of supererogation in connection with the present essay. The housing work of a number of organisations will be lightly touched upon, the co-operative societies, the building societies and the semi-philanthropic housing associations: reference will also be made to the projects of the Garden City Association. Though a different topic, advantage will be taken of this chapter to include in it some brief remarks upon the relation of transportation facilities to the housing problem.

The co-operative societies of the country, particularly those of the sister counties of Lancashire and Yorkshire, have done considerable work in assisting their members to purchase or build their own homes. The co-operative wholesale society helps on the movement by lending

money to the local societies at a low rate of interest. As a result, quite a large number of houses has been erected by the societies or by their members on money borrowed from the former. A report made in 1903, a summary of which is included in Chapter VII., recorded the building in this way of more than 37,000 houses, representing an investment of capital by the societies to an amount well exceeding eight millions sterling. Since that time, there has been a steady increase in the number of houses and, correspondingly, in the amount of investment. The societies have operated in at least three distinct ways: (1) by lending money to their members to build for themselves, (2) by building houses and selling the same to members, and (3) by building houses of which they retain the ownership, simply renting them out to members. The Public Works Loan Commissioners were authorized by the Housing Act of 1890 to lend fifty per cent. of the capital outlay of co-operative and other societies for housing purposes at the low rate of $3\frac{1}{4}$ per cent. interest. It appears that little use has been made of this privilege. Along with the housing work of the co-operative societies should be mentioned that of the building societies. There can be no doubt that these societies have played a great and useful part in the supply of cottage dwellings. It is true that many such organisations have been conducted on improper principles and even corruptly, but this is not true of the majority of them, which have been successful in enabling working people to become their own landlords, and, sometimes, to become the landlords of others.

Of course, the advantages of house building through the co-operative and building societies apply only to a fairly prosperous class of workers and do not reach the very poor. It must also be noted that such societies find their largest field of activity on the outskirts of the cities, in the smaller

towns, and in semi-rural districts. In the cities there is usually present in the minds of the working classes a greater or less degree of uncertainty as to employment or as to continuance of employment in any one locality, and there is, anyhow, less attractiveness in the ownership of a city cottage dwelling than in that of the more commodious suburban home with its gardens and pleasant surroundings. These conditions, combined with the high cost of urban house building, are powerful obstacles to the development of tenant proprietorship within the cities.

The reasons mentioned make it clear that the work of these societies offers no solution of the real housing problem. The thrifty people, benefitting by their help, are not the kind who live in overcrowded and insanitary houses. At the same time, the spread of tenant proprietorship among any section of working people must have some influence upon the general standard of housing. It provides a stimulus of no little value for others around them. Besides, the houses thus built are an element in the total supply of dwellings which, in so far as it works towards a decrease of the relative intensity of demand will counteract, to that extent, any tendency towards excessive rent charges.

There can be little doubt but that the building activities of organizations of this kind are capable of considerable extension, and it is desirable that every legitimate inducement should be put forward to bring about the same. To this end, it might be desirable for the loan facilities, already placed at their disposal by the government, to be further improved, particularly in the direction of reducing the interest charge. Inasmuch as the co-operative societies have behind them an immense amount of capital, much of which is invested at a low rate of interest, the increase of governmental loan facilities would be less im-

portant to them than to the building clubs and societies. So far, the South Wales building clubs appear to have been the only ones seeking to any marked degree the financial help of the Public Works Loan Commissioners. An appreciable decrease of the interest charge and a reduction of formal red tape and official procedure to the minimum, consistent with provision for the safety of the loans and for their proper use, could hardly fail to stimulate powerfully the activities of such organisations. A building society is on its safest ground when established, on a small scale, in some definite, limited area; the detailed and continuous supervision of the members is then exercised over its affairs, and the localized character of its business enables them to do this with efficiency, by reason of their personal knowledge of the situation. Small societies of this kind have been very successful and have accomplished an enormous amount of work.

Under favourable conditions, which, perhaps, cannot be expected to occur very frequently, the development of organisations similar to that of the Ealing Tenants Limited must be regarded as a welcome addition to the ordinary kind of co-operative building. The members forming the association combine together for the purpose of building houses to be rented by them from the society. The loan of capital can be more easily secured, and purchase and construction on a wholesale scale reduce the cost of each house. The system is so arranged that a tenant compelled to leave the neighbourhood can dispose of his interest without much difficulty. To quote the official arguments made in favour of the experiment at its initiation, there is obtained (1) the minimum of speculative risk in letting, (2) security to capital, (3) economy in buying, building, and borrowing, (4) individual responsibility without anxiety, and (5) the sharing of surplus value equitably.

The movement has made quite a little progress. A Co-partnership Tenant's Housing Council was organised in 1904 which takes an active part in forming tenant housing societies and in endeavouring, by conferences and the publication of suitable literature, to stimulate public interest. From the Second Annual Report of the Council, for the year ending June 30th, 1906, it appears that, at that date, there were five tenant's societies actually operating, including the Tenant Co-operators, Ltd., Ealing Tenants, Ltd., Sevenoaks Tenants, Ltd., Anchor Tenants, Leicester, Ltd., Garden City Tenants, Ltd.; the present capital of the societies being over £52,000, and the present value of their property £105,000. The report states further that two other societies had registered during the year, the Beacon Hill Builders Limited, Haslemere, and the Bromley Tenants, Kent, and that societies were in course of formation at Birmingham, Bournville, Brighton, Berkhamsted, Cardiff, Hampstead, Manchester, Oldham, Oxford, and Swansea.¹

In the provision of housing accommodation for working people, one of the most striking features of the latter half of the nineteenth century was the work performed by philanthropic and semi-philanthropic associations. It is not necessary to go into the statistical details of their work again, as they have been given in a previous chapter. Their united efforts, largely limited to London, succeeded in providing housing accommodation for many thousands, and indicated what might be done in this way. The special help granted to them in the form of cheap land, arising from the building restrictions which the vendors (the old

1. For other particulars see Thompson's *Housing Handbook*, pp. 183-4; *Second Annual Report of Co-partnership Tenants' Housing Council: Co-partnership in Housing* by Mr. F. Maddison, M.P., "The Speaker," June 23rd, 1906: *Co-operative Housing* by Miss Sybella Gurney (Pamphlet of Co-partnership Tenants' Housing Council).

Metropolitan Board of Works) were obliged, by statute, to include in the conditions of sale, was a very important factor in their financial operation. The determination of the London County Council to discontinue this practice of the former Board and to build for itself removed the unusually favourable conditions under which the Peabody Trust and other organizations were working, and this naturally affected their further development. Whether the building policy of these companies has been in the best interests of the people housed is a matter of opinion. Their resort to barrack dwellings might have been the necessity of the situation at the time, as the law stood, but it has resulted in the infliction upon us of a type of dwelling which hardly encourages that privacy of family life which it is so desirable to cultivate among the working classes, while the stringent discipline necessary to secure decency and order in the every day-management of the buildings, suitable though it would be for a certain class of house dwellers, can hardly be regarded as a beneficial environment for the average working-class family. As a housing reform movement, in the strict sense of the phrase, it is not necessary to ascribe much importance to the work of the associations. Generally speaking, they have housed in their block dwellings people who previously lived under fairly decent conditions, but were attracted by the conveniences of flat dwellings or by their nearness to the city centre. A very small percentage of the people dishoused by the clearances of the Board of Works was rehoused by the housing trusts and associations. It has already been noted that there is a steady movement towards the reservation of urban centres for the purposes of business: warehouses, shops and offices naturally seek the central locality on account of its accessibility from all points, and, as the commercial growth of the neighbourhood proceeds, they

must find space at almost any cost. This brings about the persistent reduction of the area available for residence, and the development of barrack dwellings, so largely resorted to by the societies mentioned, has been a deliberate attempt to evade the natural consequences of the movement. The result is practically overcrowding, not per room, but per acre of ground surface, an evil of equal, if not greater, consequence. The modern building reform legislation of Germany recognizes the necessity of calling a halt upon such a policy, and efforts are being made in that country to discourage further building of this type.

Objection has sometimes been taken that philanthropic housing exerts a pauperising influence upon its actual and would-be recipients. How far this may be true depends entirely upon surrounding conditions. It is not easy to believe that the past policy of English housing associations of the kind has worked any material mischief in this direction, for their tenants have hardly felt, in most cases, at any rate, that they were receiving something for which they had not paid. I suppose that it would be safe to say that the rents charged by them have not varied to any great extent from the usual amounts paid by the class of people renting their tenements. As a matter of fact, the central position of these dwellings, utilizing ground of high annual value, made it unavoidable that the usual standard of rents, applicable to dwellings of similar conveniences but less centrally situated, should involve an act of charity either upon the part of the associations, or, presuming that the associations obtained a normal rate of profit upon the actual capital invested by them, upon the part of the local authority in conveying to them building sites at less than the market price (resulting from the restrictions upon sale imposed by statute law), or upon the part of both. But, in so far as the tenants failed to realize

that they were paying for less than they received, just to that extent was any pauperizing influence absent. It goes without saying that the future efforts of philanthropy to participate in the housing of the people should not rely overmuch upon this "failure to realize." The chief advantage of the development of philanthropic housing associations probably lies in the leavening effect their operations exercise upon the general rent situation. Their endowments should be used to construct houses of the kind needed by the poorer classes at amounts sufficient to bring in a normal return of profit upon the capital invested. By so doing, they would incur no risk of injuring the self-reliance of their tenants, and, as the philanthropic basis of the organisations would obviate the necessity of dividends, the net income received would be available for continual building extension, and their houses would constitute an important element in the total supply. If the rents were fixed at such figures as to bring in a rate of profit which, with due regard to risks incurred, might fairly be considered a normal return, private commercial enterprise would not be particularly handicapped.

Some statistics have previously been given concerning the extent of the present operations of the now widely-known Rowton Houses. There can be no question but what these lodging-houses have proved a boon to thousands of London working men. A single man, by their aid, is able to secure decent lodging accommodation, good food at an extraordinarily low rate, with special advantages in the way of reading and writing rooms, smoking rooms, use of books, magazines, etc., penny baths and so forth. The discipline of the Houses and their general management are such as to enable the working man to take advantage of their facilities without the feeling of moral degradation that almost inevitably results from resort to

the ordinary common lodging house. It is possible for a man to live fairly comfortably in a Rowton House for as low as eight shillings and sixpence per week and by no means starve, and, if necessary, he could reduce the cost to a shilling a day. The Company now operating the Houses (Rowton Houses, Limited) appears to obtain satisfactory commercial results. Their last balance sheet for the year ending 31st December, 1905, shows that, after paying a dividend on preference shares, the Company was able to pay 5 per cent. on ordinary shares and to carry forward a sum of £3,500. It is to be hoped that institutions of this kind will be established in our large cities in sufficient number to take care of single men of the labouring class who might otherwise become the "family lodger," apparently much to the increase of overcrowding. Instead of a municipality establishing a system of lodging houses of its own, it would be more desirable, to my way of thinking, that it should encourage the formation of private companies of the Rowton type, and that to this end its powers should be enlarged to enable it to take stock in such companies. It would thus give solid encouragement and yet would not be adding to its present administrative duties.

The extent to which industrial concerns may be able to contribute to the amelioration of the housing condition of the working classes is an interesting problem. The work done at Bournville by Mr. George Cadbury, at Port Sunlight by Mr. W. H. Lever, at Noisiel (France) by M. Menier, at Essen by the Krupps, and at various other places, is worthy of much more consideration than this brief chapter can possibly afford. There is a distinction between the Bournville experiment and the others named in that the latter have been undertaken solely in the interests of the workpeople in the employment of the firms

responsible for their development, while Mr. Cadbury designed that Bournville should accommodate not only his employés but some of the workpeople of the adjoining city of Birmingham, and, as a matter of fact, more than half of the residents are employed outside of Bournville.

In view of the enlightened desire, shown by several large employers of labour, to improve the working and social conditions of those labouring for them, and particularly in view of the fact that influential employers are declaring that "welfare" work is actually a paying investment, even from the business standpoint, in that it improves the physical and mental capacity of the worker and increases his contentment, there is much reason to anticipate the spread of the movement. Employers as a whole cannot be expected to be influenced to any great degree by an appeal to sentiment, but, if it can be demonstrated to them that this work "pays," they will not be slow to enter heartily into the surrounding of their workers with favourable conditions of work and living. Industries located in central parts of large cities will not be easily able to do this, at least not upon the same generous scale on which it could be done away from such localities, but the importance of this exception may be lessened by the extension of the movement of manufacturing establishments into suburban and rural districts.¹

A project of late years to which much attention has been given is that of establishing "garden cities." Since the formation of the Garden City Association in 1899, an organization resulting from the activity of Mr. E. Howard,² the idea of founding new towns, so situated and so planned as to secure due provision for industrial development as

1. *Model Factories and Villages*, by Budgett Meakin, gives a number of interesting details as to various experiments in industrial housing.

2. See his book *Garden Cities of To-morrow*.

well as healthy and pleasant residential conditions for all classes of the community, has been actively discussed. The Association has not produced, as yet, results definitely demonstrating the feasibility of its policy, but it has brought about the incorporation of a Company, the first Garden City, Limited, which has purchased a site of some 4,000 acres, about 35 miles north of London, and is now making efforts to attract industries and people thither. The intention is to build up a town on the central part of this area, covering some thousand acres, with a capacity of thirty thousand people, a belt of 3,000 acres encircling the town proper being retained in perpetuity for agricultural purposes. The land is leased out either under a perpetual lease, subject to periodical revision, or under the ordinary ninety-nine years' agreement, each lease containing restrictions upon the use of the land.

The ideals of the "Garden City" project are admirable. Nothing could be more desirable than that many of our urban industries should be ruralized, carrying with them their workmen, and enabling the latter to work under conditions conducing to health and strength of body and sanity of mind. I have already noted that this has been done independently by some large manufacturers. Obviously, many industrial concerns could not house their employes in independent villages, but they could co-operate with others in establishing a rural working community. There has been, in fact, during the last few years, a movement on the part of several urban industries away from crowded centres into localities where the pressure of rents and rates is less severe and the climatic conditions more favourable to manufacturing.

Fears have been expressed that paternalism would characterize the government of both industrial villages and "garden city" communities, working ruin to the self-

reliance and mental independence of the members of the same, an evil more serious than any resulting from the hygienic disadvantages of city life. Candidly, I see little chance of excluding entirely from industrial villages of the one-firm type an element of paternalism—it would be contrary to human nature to presume that it would be altogether excised. But our present mode of government introduces a certain amount of paternalism into the everyday life of the ordinary citizen, and, though this is the paternalism of government and not of an individual, it can be quite as mischievous. Under modern economic and social conditions, it is hardly likely that any attempt to unduly develop this aspect of the relationship between employer and employés in industrial villages would meet with any permanent success—it seems almost certain that the attempt would sooner or later cause a reaction of serious import to the controlling firms. It seems reasonable to suppose that there would be less danger of paternalism in a “Garden City” than in a one-firm “industrial village.” The civic individuality should be more independent and more developed in the former than in the latter, where the houses and buildings of the village are apt to be considered in the same light as the factories and workshops—part of the instruments of production,—and where the workpeople, dwelling in the houses of the firm, walking along its streets, attending divine service in the firm-built church, public entertainments in the firm hall, and so forth, are prone to sacrifice that mental independence which the separating of home life and civic responsibility from the powers controlling the working hours of life undoubtedly favours to a greater or less extent.

At the same time, the control of the destinies of a fairly large community by a joint-stock company is a twentieth-century novelty to which our ideas have not yet become

adjusted. One hesitates to believe that industrial concerns will be very ready to place themselves under such conditions until the practical experience of others has proved, beyond the shadow of a doubt, that they stand to gain by a change. In any case, the artificial promotion of "garden cities" by joint-stock companies is not likely to revolutionize the industrial condition of this country. It is to be hoped that success will attend the efforts of the Association now engaged in this work, but it requires a very cheerful mind to believe that the present experiment is merely the precursor of a long chain of specially constructed "garden cities" stretching from one end of the kingdom to the other.

TRANSPORTATION FACILITIES.

Before concluding this chapter, a word or two may be said concerning the relationship of transportation facilities to the housing problem. This is the more necessary in that the emphasis placed upon cheap transit by several advocates of housing reform indicates their belief that here is the real solution of the problem. If by problem is meant the permanent removal of the slumming element from our cities, then such a belief is far too optimistic. The price of house space in the central parts of our cities will necessarily remain high, the growth of population and the extension of commercial enterprise will ensure that. At the same time, so long as a class of casual labour exists, dependent, from day to day, upon the opportunities of temporary employment always frequent in the business areas of the towns, there will ever be a demand for house room in or near such localities. The methods of living of this body of casual labour, combined with those of the hopelessly idle, dissipated, and criminal classes, constitute the crux of the housing problem proper. No improvement

of transit facilities will induce these people to live out in the suburbs, no extension or cheapening of suburban services is going to remedy the economic or moral conditions conducing to their overcrowded and disorderly habits of life. Reliance upon any plan of reform which bases itself entirely upon suasion and voluntary action will meet with disappointment.

But, apart from this problem of the present, there is a housing problem of the future, liable to be regarded as less pressing than the former, really involving no questions of municipal landlordism, slum clearances, or such like, yet of great importance to the welfare of our urban communities. I refer to the necessity of proper control being exercised over urban extension so that a balanced and healthy growth shall be secured. In connection with this problem, the question of transportation assumes considerable importance, as the due provision of cheap and frequent suburban transit facilitates the distribution of the rapidly increasing population of the towns over their tributary territories. Much has been said about the neglect of the railways in providing workmen's trains but, in reality, they have done much to promote the diffusion of the population of London and many other urban centres into the surrounding suburbs. The electric tramways and light railways are going to do still more, and it may be that the standard railways will have to reconcile themselves to the practical loss of the short distance suburban traffic. There is evident a strong tendency towards the municipalisation of tramway systems; a number are already in the hands of the local authorities, and several are annually turning over large profits in relief of rates. Without digressing to discuss the merits or demerits of this variety of municipal ownership, I may venture to express my opinion that the municipality, in operating its cars,

should be satisfied with revenue sufficient to defray operating expenses and interest charges, and to make reasonable provision for depreciation and for reserve, the fares being fixed accordingly. There should be no surplus profit of any size after the meeting of these expenses and charges. The fares, as a whole, would be based on cost of service, therefore, and, in many cases, this would mean a reduction of the expenses of travel to passengers. At any rate, if fares were to be kept at their present level, the surplus should be made use of in increasing service, extending the tramway network, and so on. Much has been written upon the propriety of the municipality earning a profit on its industrial undertakings, but as yet I have not been relieved of the fear that the application of the profits of municipal enterprise in relief of rates is a policy most dangerous to the integrity and true democratic administration of local government.

CHAPTER XVII.

THE RURAL HOUSING PROBLEM IN ENGLAND.

CONCLUSION.

The assignment of but a portion of the concluding chapter of this part to a discussion of the rural housing problem does not indicate its relative importance, but simply the necessary restrictions upon the size of the volume and the time of the writer. In any case, a great deal more first-hand investigation in the various rural districts of England is required before the careful student will be in a position to establish really reliable conclusions.

From the standpoint of the number of people affected, rural overcrowding, understanding by that phrase overcrowding in rural sanitary districts, is considerably less important than urban, inasmuch as the last census figures evidence that it affects less than half a million persons and 56,000 houses against the two and a quarter million persons and 335,000 houses of urban overcrowding. Further, it is less intense than the latter, since appreciably less than six per cent. of the rural population is overcrowded as against more than nine per cent. of the urban population. These figures throw no light upon the prevalence of insanitation, to which reference was made in Chapter III., and, perhaps, this is a more serious and widespread evil than overcrowding. Statements recently made before a Select Committee of the House of Commons,¹ and evidence accumulated by the Rural Housing and Sanitation Association, as well as by private investigators like Mr. Walter

1. 1906—Select Committee on the Housing of the Working Classes Acts (Amendment) Bill.

Crotch and Mr. Rider Haggard,² indicate that the sanitary conditions of country cottages are frequently most reprehensible. Still it would be a very unjustifiable assumption to conclude that the cases brought before our attention by the earnest advocates of reform represent general conditions over the country. There are very many rural districts in England where serious overcrowding and dangerous insanitation are practically unknown. The qualifying adjectives are used because the writer is conservative enough to believe, from his personal investigation, that a certain amount of family overcrowding and certain defects in the construction and arrangement of buildings, so long as they do not become absolutely objectionable, are to be counted lightly in summing up any disadvantages incident to country cottage life. Outdoor occupation with abundance of uncontaminated air makes healthy life possible, and actually realized, in the scattered villages of the country side that would be perfectly impossible in urban localities under similar housing conditions. In many country cottages with which the writer is acquainted, a family of eight living in three rooms would have an infinitely healthier life than in the typical four room urban cottage or tenement.

Yet it is not to be denied that, in certain localities and under certain landlords, grossly defective insanitation and equally gross overcrowding are allowed to exist in cottages that thereby become little else than pig-sties. What can be done to remedy such deplorable conditions?

The ordinary agricultural labourer in the country parish receives but a small wage (more often than not about 15s. weekly) and pays but a very small rent (1s. 6d. a week is a

2. W. Crotch : *The Cottage Homes of England*. H. Rider Haggard : *Rural England*.

common amount).¹ To keep a house in good repair, to pay other expenses incident to its possession, and, at the same time, to secure an appreciable return upon the capital invested in it is almost an unsolvable problem for the landlords of these small rent cottages. On such a rent basis, the profit can work out at but a ridiculous rate per cent. and, accordingly, the 'land-poor' and the unconscientious landlords neglect the condition of their tenants' houses, putting as little money into their maintenance as possible. In our open villages, cottages are not infrequently owned by comparatively poor people who must get as large a return as possible from them, even at the neglect of keeping them in repair. Under these conditions, serious dilapidation is likely to result, especially in the older type of cottages made of lath and plaster or of clay lump.

Where the tenants of insanitary houses realize fully the hygienic evils to which they are subject through lack of attention to the premises they occupy, it still requires an unusual amount of courage to pit themselves against the 'powers that be.' So that, while our laws are stringent enough about unhealthy houses and overcrowding, the crux of the whole matter, effective administration, is lacking.

I see no remedy for this except by allowing the county council to assume active supervision of the insanitation and overcrowding of houses within its component rural districts, appointing travelling inspectors of health with a general power of entry into houses where there is good reason for suspecting improper conditions, and with power to apply for closing and abatement orders.

A strict application of the law might, in some cases, cause landlords to close up their cottages rather than to

1. For details, see *Journal of the Royal Statistical Society*, June 1903. Paper by C. Wilson Fox on *Agricultural Wages in England and Wales during the last Fifty Years*.

incur the expense necessary to remedy defects, but, in most cases, the capital irremovably sunk in the property would assure its being kept open so long as there was any real demand for it, since any rate of profit is better than none at all.

In those places in which overcrowding is accentuated in spite of a low level of rents, it is possible that increased vigilance of this kind would send up rents somewhat. But I am not at all sure that, in many cases, the agricultural labourer could not stand a small increase on such rent as 1s. 6d. a week.¹ We are often reminded of the scantiness of his weekly wage, but, where the weekly wage is low, the annual extra earnings are all the larger and as much as an average three or four shillings a week may be added to the regular wage through hay and corn harvest money and earnings from piece-work and over-time. Besides, there are to be taken into consideration the produce of his garden, his chickens, and a pig or two; in some cases, even a cow. Then again, except in their earliest years, incidental revenue is derived from his children as well as, in numerous instances, from the occasional labour of his wife in various ways.

The statement is sometimes made that country cottages have lapsed into dilapidation at so rapid a rate as to more than offset the migration to the towns,² leaving overcrowd-

1. I am aware of the fact that there are parts of the country where house rent in the open villages stands at a much higher figure than this. This seems to be usually the result of proximity to towns and the consequent admission of some urban competition for the cottages. See *Royal Commission on Labour*, 1892—94, General Report of Mr. C. W. Little; also *Journal of Royal Statistical Society*, vol. lxvi., part ii., p. 306.

2. The 1901 census returns recorded 631,728 male agricultural labourers (including foremen and bailiffs), being a decrease of 18 per cent. on the number in 1891 and 40 per cent. on the number in 1851. The rate of migration is certainly not so large as appears from the 18 per cent. of the last censal decade. Many men in 1901 were serving in the army on account of the Boer war, and especially attractive wages in several industrial occupations had drawn many from the rural districts.

ing worse than ever. That this is not generally true is clearly proven by the figures of Table XVIII,¹ where the percentage of overcrowding is shown to have fallen from 8·46 in 1891 to 5·84 in 1901.² There may be districts, however, where the statement holds good and such cases are very perplexing. One can hardly force landowners to keep open cottages at a practical loss to themselves. Presumably, they would not close such cottages if the income from them were sufficient to defray working expenses. As this would usually be secured in the case of the ordinary labourer's cottage by even the low rent paid, the conclusion is inevitable that in such localities there is some weakness in the effective house demand. For if it were otherwise, rent would undoubtedly go up somewhat, sufficient to induce the landlords to keep the cottages in habitable condition. The weak demand, under the conditions named, can apparently arise from one or both of two sources: (a) low moral standard, or (b) conditions of abnormal poverty. In either case, the enforcing of the law is necessary, in the first instance as a punitive measure, in the second as a means of accurately isolating those cases in which there is absolutely no hope of anything being done either by tenants or landlords or by their joint co-operation. I have assumed that the cottages allowed to fall into vacancy are repairable. As a matter of fact, about the middle of the last century it was common for cottage speculators to put up in the open villages a very crude and altogether undesirable class of dwelling to meet the demand of labourers not able to reside on the estates of their employers. Every pauper was chargeable to his

1. See Chapter III.

2. The percentage for 1901 might have been greater if the abnormal (temporary) withdrawal of men from the rural districts had not taken place, but, if so, the increase of the percentage would hardly have been appreciable.

parish—it was not till 1865 that the law was altered so as to throw the charge upon the Union instead of the parish—and landowners did their best to keep down rates and prevent settlements by refusing to build cottages on their estates and by keeping empty or demolishing those already erected.¹ Thus an opportunity was afforded to speculating builders to make money out of the demand for houses in the adjacent open villages. An official writer of the period describes the situation as follows²:—

“In the open village, cottage speculators buy scraps of land which they throng as densely as they can with the cheapest of all possible hovels. And into these wretched habitations (which, even if they adjoin the open country, have some of the worst features of the worst town residences) crowd the agricultural labourers of England.”

Such property as was thus put up may easily and soon become unrepairable, and, in villages that have suffered in this way, the situation may well be serious. To substitute the decayed dwellings in these days of high building costs and Local Government Board building bye-laws means an expenditure of probably not less than £350 per pair of cottages, at which figure to make building a profit and not a loss, it would require a very large advance on the 1s. 6d. or so a week which the labourer ordinarily pays: a four per cent. return would necessitate a rent probably not less than 4s. per week without allowing for vacant periods of tenancy. In the open village there is not the paternal supervision of the owner of the estate to rely upon, and yet, under the conditions described, there can be no pros-

1. See *Seventh Report of the Medical Officer of Health of the Privy Council*, 1864, p. 10.

2. *Ibid.* p. 11.

pect of help from private enterprise. It is easy to say, 'Let the local rural authority build houses and rent them at amounts proportioned to the income of the labourers,' but such a policy is just as undesirable in the country as it is in the town. To deal hardly with people living in violation of the law against overcrowding when they are in that condition partly by reason of the scheming or improper action of others is opposed to our feelings, but, on the other hand, they must be compelled or induced to abandon their present mode of living. To build 4s. houses and to let them live in the same at 1s. 6d. means relief in aid of rent and the first insidious steps towards the gilded pauperization of those who probably are the ones most in need of the virtues of moral independence and self reliance. The evil of this is too serious to be regarded lightly. It would be better for us to pay the emigration expenses of such people rather than to state-aid or philanthropy-aid them into the contagious disease of pauperism. I hate to be driven to the conclusion, especially in view of the already too large migration from country into town, and yet, as one interested more in the ultimate and general welfare of the whole community than in the temporary comfort of any particular section of that community, I see at present no alternative to strictly enforcing the provisions of the sanitary and housing law against both tenants and landlords, trusting to the normal operation of supply and demand through their effect upon the wages of agricultural labour to rectify the shortage of farm help that may thereby ensue.

So far, however, as the general position of the agricultural labourer stands to-day, there is in it much hopefulness, and, in concluding my discussion of this very interesting and very important rural problem, I wish to quote in support of this opinion the high authority of Mr.

A. Wilson Fox, C.B., in an extract from his illuminating paper upon, "Agricultural Wages in England and Wales during the last Fifty Years," read before the Royal Statistical Society, 21st April, 1903. He points out that, in 1903, farm labourers were better off than in 1850 for the following reasons:—

"1. Their earnings are greater, due both to higher payments and more regular employment.

"2. They are, in fact, better off than when they had the additional assistance of their wives and children, and they have not to sacrifice the comfort of their homes, the economy of their household arrangements, and the education and worldly prospects of their children.

"3. Prices of most of the commodities are cheaper. Rent in rural districts has hardly risen if at all. The result is that the labourers and their families have a greater quantity and a better quality of food than formerly. They furnish their cottages better, dress better, and have money to spend on trips, thus getting their views and ideas enlarged.

"4. Work is less arduous owing to shorter hours, the introduction of machinery and to better tools.

"5. There are more opportunities of obtaining allotments.

"6. Education is free.

"7. Sanitary arrangements and water supplies in the villages are better attended to.

"8. Cottage accommodation, while not dearer, is better, due both to the superior class of buildings now erected to replace the old ones, and also to the decrease in the population in a good many rural villages, which has tended to reduced over-crowding and to leave the worst cottages empty."

In concluding this volume, it may be permissible to re-emphasize one important point discussed in the essay. I refer to the great improvement in conditions of overcrowding in 1991 as compared with those in 1891, and the fact that municipal activity in house building or in extensive housing clearances played but an insignificant part in this progress. The record of this period is an uncontrovertible demonstration of the effectiveness of even but a partial application of the housing policy advocated by the writer, which, it will be remembered, is based upon the improvement of sanitary supervision. There is too great readiness to suppose that, in the social economy, the participation of the municipality in supplying the material needs of its members is the only hope of salvation. I repeat again the statement previously made that there are many duties which the municipality can perform well, and should, the competent execution of which is threatened by the impossible multitude of responsibilities so lightly being assumed by our present local authorities. The approval of the nation is seemingly with them, and especially in their new *rôle* as builders and landlords to the people, but it is to be feared that the decree of time will evidence, when it is too late to remedy the evil worked except at enormous sacrifice, how foolish and expensive the *rôle* has been, and how detrimental to the real interests of the community whose welfare has been the object desired.¹

1. Coming as it does after the completion of my labours upon the present volume, it has been a matter of much satisfaction to find how closely my conclusions as to the proper housing policy to be pursued by local authorities are in harmony with those of a practical administrator in one of the most important municipalities of England. I refer to the pamphlet entitled "A Housing Policy," by Mr. John S. Nettlefold, Chairman of the Housing Committee of the Birmingham City Council. I consider Mr. Nettlefold's statement one of the utmost importance, and it deserves the careful study of every local administrator in the country, based as it is upon the actual experience of a typical municipality. My residence abroad has caused more than a year's delay in the book reaching me; otherwise I should have made free use of its material in the text.

APPENDIX

APPENDIX A.

REPORT UPON THE RELATION BETWEEN THE DEMOLITION OF
HOUSE PROPERTY AND THE LIVING CONDITIONS OF THE
POORER CLASSES IN THE TOWNSHIP OF MANCHESTER.¹

POOR LAW OFFICES,
NEW BRIDGE STREET,
Manchester, 28th January, 1903.

TO THE MANCHESTER BOARD OF GUARDIANS,

Ladies and Gentlemen,

I beg to submit for your perusal the following Report upon the relation between the demolition of house property and the living conditions of the poorer classes in the Township of Manchester.

Demolition of house property on a large scale arises from three main causes, (1) railway extensions, (2) municipal and other improvements carried out under local Acts, and (3) sanitary reforms under the provisions of Parts I. and II. of the Housing of the Working Classes Act, 1890. In each of these cases the Local Government Board, by virtue of Parliamentary powers, insist upon the provision of new housing accommodation to such extent as they deem necessary as a substitute for the working class accommodation destroyed.

In some cases the new housing accommodation has been provided in the vicinity in which the demolition has taken place, but of late the tendency, so far as municipal authorities are concerned, has been to act upon the provisions of

1. Taken from the Thirteenth Annual Report of the Relief Department of the Township of Manchester, 1903.

the Housing of the Working Classes Amendment Act, 1900, which enables these Authorities to acquire land outside of the area of their own jurisdiction for the purpose of erecting working men's dwellings.

Unfortunately, the people who become tenants of the new houses are by no means identical with those dishoused by the demolitions, the new dwellings provided being generally seized upon by tenants of a superior class to those for whom they were intended.

The poorest classes naturally cling to the central areas of our large towns because they find there their main opportunities of securing a livelihood, scanty and precarious as it may be. Even if this were not so, very many of them have little, if any, capability of appreciating the benefits to be derived from residence in a healthier neighbourhood and in much more convenient dwellings. On account of these conditions the reduction in the number of dwellings caused by the demolition of cottage property in central urban districts, though apparently met by the erection of suburban dwellings, may cause an increased pressure upon the housing accommodation of the vicinity affected, and overcrowding with all its demoralising and pauperising influences becomes more intense, and the amount of pauperism in such districts is certainly not appreciably lessened.

Even when new accommodation is provided in the immediate neighbourhood of the demolished property the same undesirable conditions are to be observed. No doubt this is to be ascribed, in part at least, to the fact that the high value of land added to the cost of building makes low rents impracticable and, therefore, the poorer classes remain huddled together in the slums, while the better class of artisans and labourers avail themselves of the superior accommodation provided by the authorities.

One thing is very apparent in connexion with the house-hunger within the Township. While the better class artisans and labourers eagerly avail themselves of the superior accommodation provided by the housing authorities, the houses vacated by them are frequently transformed into common lodging houses or fitted up and let as furnished rooms, three, four, and in some cases more families replacing the previous occupiers and thereby often creating conditions under which decency in its true sense becomes almost an impossibility.

In the centre of the city, within the limits of the Township, there is a lucrative trade carried on in furnishing and sub-letting such tenements, for which in the aggregate exorbitant rentals are obtained. Frequently the poor, the criminal, and the vile are associated together in these places, many of which are hot beds of disease, social corruption and pauperism, and a danger and a discredit to the City.

Under such conditions it is not surprising to find the statistics of pauperism within the Township apparently high when compared with other Unions or Parishes more favourably situated, but it must be remembered that an increasing percentage on the total population of a given area may be due not to any increase of poverty but may be caused by the migration of the non-pauper classes to districts outside the pauperised area, which is not an uncommon experience in central urban districts. It is generally the poverty-stricken and shiftless who remain, increasing the percentage of pauperism per head of the population, and the demolition of houses in pronounced insanitary areas does not always alleviate the evils complained of.

I am, Ladies and Gentlemen,

Your obedient Servant,

(Signed) JOSEPH DEWSNUP,
Superintendent, Relief Department.

APPENDIX B.

SCHEDULE WITH REFERENCE TO DISHOUSING UNDER LOCAL
AND SPECIAL ACTS,—3 ED. VII. c. 39.

(1) If, in the administrative county of London or in any borough or urban district or in any parish not within a borough or urban district, the undertakers have power to take under the enabling Act working men's dwellings occupied by thirty or more persons belonging to the working class, the undertakers shall not enter on any such dwellings in that county, borough, urban district or parish, until the Local Government Board have either approved of a housing scheme under this schedule or have decided that such scheme is not necessary.

For the purposes of this schedule a house shall be considered a working-man's dwelling if wholly or partially occupied by a person belonging to the working classes; and for the purpose of determining whether a house is a working-man's dwelling or not, and also for determining the number of persons belonging to the working classes by whom any dwelling houses are occupied, any occupation on or after the fifteenth day of December next before the passing of the enabling Act, or, in the case of land acquired compulsorily under a general Act without the authority of an order, next before the date of the application to the Local Government Board under this schedule, for their approval of or decision with respect to a housing scheme, shall be taken into consideration.

(2) The housing scheme shall make provision for the accommodation of such number of persons of the working class as is, in the opinion of the Local Government Board,

taking into account all the circumstances, required, but that number shall not exceed the aggregate number of persons of the working class displaced; and in calculating that number the Local Government Board shall take into consideration not only the persons of the working class who are occupying the working-men's dwellings which the undertakers have power to take, but also any persons of the working class who, in the opinion of the Local Government Board, have been displaced within the previous five years in view of the acquisition of land by the undertakers.

(3) Provision may be made by the housing scheme for giving undertakers, who are a local authority or who have not sufficient powers for the purpose, power for the purpose of the scheme to appropriate land or to acquire land, either by agreement or compulsorily under the authority of a Provisional Order, and for giving any local authority power to erect dwellings on land so appropriated or acquired by them, and to sell or dispose of any such dwellings, and to raise money for the purpose of the scheme as for the purposes of Part III. of the principal Act, and for regulating the application of any money arising from the sale or disposal of the dwellings; and any provisions so made shall have effect as if they had been enacted in an Act of Parliament.

(4) The housing scheme shall provide that any lands acquired under that scheme shall, for a period of twenty-five years from the date of the scheme, be appropriated for the purpose of dwellings for persons of the working class, except in so far as the Local Government Board dispense with that appropriation; and every conveyance, demise or lease of any such land shall be endorsed with notice of this provision, and the Local Government Board may require the insertion in the scheme of any provisions requiring a certain standard of dwelling-house to be erected

under the scheme, or any conditions to be complied with as to the mode in which the dwelling-houses are to be erected.

(5) If the Local Government Board do not hold a local inquiry with reference to a housing scheme, they shall, before approving the scheme, send a copy of the draft scheme to every local authority, and shall consider any representation made within the time fixed by the Board by any such authority.

(6) The Local Government Board may, as a condition of their approval of a housing scheme, require that the new dwellings under the scheme or some part of them, shall be completed and fit for occupation before possession is taken of any working men's dwellings under the enabling Act.

(7) Before approving any scheme the Local Government Board may, if they think fit, require the undertakers to give such security as the Board consider proper for carrying the scheme into effect.

(8) The Local Government Board may hold such inquiries as they think fit for the purpose of their duties under this schedule, and subsections one and five of section eighty-seven of the Local Government Board Act, 1888 (which relate to local inquiries), shall apply for the purpose and, where the undertakers are not a local authority, shall be applicable as if they were such an authority.

(9) If the undertakers enter upon any working-men's dwelling in contravention of the provisions of this schedule, or of any conditions of approval of the housing scheme made by the Local Government Board, they shall be liable to a penalty not exceeding five hundred pounds in respect of every such dwelling.

Any such penalty shall be recoverable by the Local Government Board, by action in the High Court, and shall be carried to and form part of the Consolidated Fund.

(10) If the undertakers fail to carry out any provision of the housing scheme, the Local Government Board may make such order as they think necessary or proper for the purpose of compelling them to carry out that provision, and any such order may be enforced by *mandamus*.

(11) The Local Government Board may, on the application of the undertakers, modify any housing scheme which has been approved by them under this schedule, and any modifications so made shall take effect as part of the scheme.

(12) For the purposes of this schedule—

(a) The expression “undertakers” means any authority, company, or person who are acquiring land compulsorily or by agreement under any local Act or Provisional Order or order having the effect of an Act, or are acquiring land compulsorily under any general Act.

(b) The expression “enabling Act” means any Act of Parliament or Order under which the land is acquired.

(c) The expression “local authority” means the council of any administrative county and the district council of any county district, or, in London, the council of any Metropolitan borough, in which in any case any houses in respect of which the re-housing scheme is made are situated, or, in the case of the city, the common council.

(d) The expression “dwelling” or “house” means any house or part of a house occupied as a separate dwelling.

(e) The expression “working classes” includes mechanics, artizans, labourers, and others working for wages; hawkers, costermongers, persons not working for wages, but working at same trade or handicraft without employing others, except members of their own family, and persons other than domestic servants whose income in any case does not exceed an average of thirty shillings a week, and the families of any of such persons who may be residing with them.

REFERENCE LIST.

The appended working list of books and reports which the author found of more or less use to him in preparing this volume may be useful to the student; it does not attempt to be exhaustive.

Census Returns of England and Wales, particularly those of 1891—1901.

Public Statutes, as indicated in the text of this volume.

Hansard's Parliamentary Debates for the years in which housing legislation was passed.

Annual Reports of the Local Government Board.

Annual Reports of the Public Works Loan Board.

Report of Select Committee on the Housing of the Working Classes, 1881—82.

Report of the Royal Commission on the Housing of the Working Classes, 1885.

Report of Joint Select Committee on the Housing of the Working Classes, 1902.

Report of the Royal Commission on Labour, 1892—94.

Report of the Royal Commission on Agriculture, 1893—97.

Report of the Select Committee on Repayment of Loans, 1902.

Report of the Royal Commission on London Traffic, 1905.

Parliamentary Paper. "Reproductive Municipal Works"—(to March 31st, 1902)—issued by the Local Government Board, 1903.

Evidence and Report of the Glasgow Municipal Commission on the Housing of the Poor, 1904.

Report on Housing and Industrial Conditions and Medical Inspection of School Children in Dundee—Dundee Social Union, 1905.

Report of the Sanitary Committee of the Manchester Corporation upon the Housing of the Working Classes.

Report of the Deputation of the Housing Committee, Liverpool 1901.

Report to the Manchester Diocesan Conference of 1902, of the Committee appointed to consider the Question of the Housing of the Poor, 1902.

Report of Conference on the Housing of the People, held at the National Liberal Club, April 30th, 1890.

Report of Conference on Rural Housing, held at Sion College, London, under the auspices of the National Union of Women Workers in Great Britain and Ireland. Pamphlet.

Municipal Year Book. Annual Returns of Work done under the Housing Act of 1890.

London City Council. Annual Statistical Reports of its work under the Housing Act of 1890.

Annual Reports of the Housing Trusts, Associations, and Companies mentioned in the text.

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(1) Discussion on 'Housing Problems,' March, 1902.

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